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JOHN BULL

Vol. X. No. 253. SATURDAY, APRIL 8, 1911. ONE PENNY.

[Registered at the G.P.O. as a Newspaper.]

For meaning of this Not see Page 11. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull.

—BYRON.

Edited by
HORATIO BOTTOMLEY.

"JOHN BULL'S"
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Published Every Tuesday,

ONE PENNY.

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The following claims have been received for our issues of February 18th and 25th:—

CHARLES C. HOGG, 42, Morningside Road, Edinburgh. No. 16,886. February 18th.

GEO. MARSHALL, 4, Western Road, Willington Quay-on-Tyne. No. 499,080. February 18th.

OLIVER BOOTH, 3, Hawksworth Terrace, Snelnton, Nottingham. No. 611,441. February 25th.

JAMES EWING, 7, Friendship Terrace, Aberdeen. No. 421,192. February 25th.

H. ROFFE, c/o Mrs. Sherrard, 11, Ennsworth Road, Portsmouth. No. 371,292. February 25th.

The following are the fifty numbers for our issue of March 11th:—

2864	104127	193603	359075	469443
16870	113894	214750	367735	473498
25779	115116	223810	378572	487648
42576	125065	246886	390746	491176
58146	148203	257662	397490	521924
64587	155163	259546	414109	534246
72946	168887	280160	420039	556807
85377	169706	320331	439592	559348
96512	182786	340796	453433	572551
98992	190680	346158	455626	607183

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED MAY 6TH (PUBLISHED MAY 4TH).

The John Bull League.

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Name .....

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Vol. X. No. 253. Saturday, April 8th, 1911. One Penny.

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All editorial inquiries MUST BE MADE BY LETTER.

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The John Bull League.

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BRISTOL AND DISTRICT BRANCH.

PUBLIC MEETINGS
WILL BE HELD AT
THE FORD MEMORIAL HALL, BEDMINSTER,
WEDNESDAY, APRIL 12th, at 8 p.m.,
AND
ST. JAMES' PARISH HALL, CHARLES STREET,
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Chairman . . J. SPURR, ESQ.
Speaker, W. B. RUSSELL, ESQ. (Chairman, Leeds Branch.)
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WEDNESDAY, APRIL 12th, at 8 p.m.
Chairman . . . . . Councillor R. M. NOBLE.
Ladies specially invited. Admission Free.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

GOING WRONG AGAIN!

The definite pledge of the Prime Minister to reintroduce the old Licensing Bill is as ill-advised as it is untimely. Whatever the merits of the measure—and they want finding—it spells defeat to the Government. And surely, after recent Budgets, the publicans might now be given a rest.

THE MORRISON MURDER TRIAL.

Sir Rufus Isaacs has made a bad mistake in declining to give the necessary certificate permitting an appeal to the House of Lords. Public opinion is dead against him, and, after the Archer-Shee case, can he afford to defy it?

A BIT "PREVIOUS."

The Public Trustee's Department made a serious slip in sending to the *Times* that undelivered answer (with an explanatory memorandum) to our question about Foreign Investments; but we hope that Mr. Hobhouse's admonition was not *too* severe! It is fair, however, to state that Mr. Stewart personally was not to blame.

ANY OFFERS?

The Government is still saying that the Parliament Bill will be law before the Coronation. Anybody want to bet?

LEICESTER LAUGHS.

Why was there "loud laughter" at our big League meeting at Leicester the other night, when we casually referred to the "Independent" Labour Party? Perhaps Mr. Ramsay Macdonald can enlighten us.

THE REFORMATORY SCANDAL.

Some interesting developments are pending in connection with the recent Akbar School Enquiry. Big situations sometimes arise from small causes—and it is possible that the whole Government may suffer severely for the error of one of its humblest members.

THE SHOPS BILL.

Mr. Churchill scored a personal success in getting the second reading of this Bill without a division, but the measure will have to undergo very serious modification before it becomes law. One of the first amendments necessary will be the removal of licensed premises from its scope, and, another, the limitation of the powers of Inspectors.

COMING CABINET CHANGES.

As we have already announced, some very important changes are imminent in the personnel of the Cabinet. *The most important of all, however, will not be made till about the month of June.*

"Effective Refreshment."

Several readers have asked us whether, in using this phrase in the House of Commons the other day, when discussing the question of all-night sittings, we meant to imply that some of the most boisterous Members were suffering from the "effects" of refreshment of a certain kind. Of course not!

Five Men and a Horse.

From the phrase about Hull, Elland, Halifax we have always gathered that there was some peculiarity about Halifax, but whether it was merely the last place on somebody's railway system or one where the people seriously suffered on account of the heat we never could tell. Now we realise its special purport. Somebody has said that it takes three tailors to make a man; in Halifax it takes five men to buy a horse. Recently three Councillors and two Corporation officials spent £3 7s. in going all the way to Selby to buy a gee-gee. It must have been the most representative Municipal procession which has ever arrived at Selby, so that if the animal is not sound in wind and limb we trust the ratepayers of Halifax will have the decency not to revile it. Our familiar friend David Harum used to hold that "it ain't a bad idee; in the hoss bis'nis, anyway, to be willin' to let the other feller make a dollar once'n a while," and by means of their deputation of experts we trust the Corporation have been allowed to make it.

"What ho!"

Islington has also been inspecting horses, but at its own depot, and not by retail. One of the conditions of selection is that the animals "must be left for a week's trial free of charge, must pass the Council's veterinary surgeon's examination, and the owner must allow the Council's farrier to take off the shoes to examine the feet, on the understanding that the Council incur no liability for any injury that may result therefrom." The horse dealer who draws our attention to this last condition remarks, "What ho!" We cannot find the phrase in our book of classical quotations, but it appears to be an expression illustrative of unmitigated derision.

The Other Side of the Medal.

Having pulled up the Bishop of Exeter for his excessive indulgence to the late Rev. Messiter-Terry, let us now present the other side of the shield, bearing the image of the Bishop of Oxford. According to a rev. gentleman who sends his name and address, he is a priest who is glad to take occasional duty, being unable to get any other. Having completed a pleasant *locum tenens* in the diocese of Winchester, he advertised in the *Church Times* for more work. On the advertisement appearing, the Bishop of Oxford dispatched an official to this priest's residence, "with the curt and by no means cordial message that his lordship did not want a fifty-three-years-old stranger to perform so much as a single service in any church in his lordship's diocese of Oxford." No doubt it is unfortunate that a poor priest should have reached the age of fifty-three, but that doesn't supply a very Christian reason why a Bishop who is not very much younger should put obstacles in the way of his getting a living. A howl of indignation would follow a proposal that at fifty-three every Bishop of Oxford should not merely be stripped of his office, duties, and emoluments, but should be incapacitated from episcopal or clerical work in any other diocese. In this instance, we are assured that the priest has never been refused permission to officiate by any other Bishop, and it does not say much for the humane feeling of his lordship of Oxford if he has constituted himself the exception.

"Taken and Wanted."

It would be interesting to know the whereabouts of the policeman on the beat while the thirty-five houses were burgled in Hubert Grove, Stockwell, the other Sunday morning. Of course, he may have gone to early morning service. The neighbourhood is purely working-class, all the houses are small, many of them contain two families, and the whole thirty-five of them were entered apparently on the conjuring principle that the quickness of the hand deceives the eye. How many hands they were, nobody knows. To us they look like a syndicate. Something was taken from each house visited; if the burglars could not find silver in the kitchen drawers they burgled the coppers in trouser pockets. It will comfort Hubert Grove to know that the Brixton police "have the matter in hand"; likewise "a theory" on the brain—to wit, that the burglar was a lad. There is even a rumour in the air that they are now inquiring at all the sweet-stuff shops in the district as to whether anybody has been squandering large sums in order to indulge in an inordinate love of lollipops.

Prudential Directors' Fortunes.

Without in any way connecting the two things, we cannot but be interested in the fact that the late Mr. John Whately Simmonds, who was a director of the Prudential Company, has left estate exceeding a quarter of a million—following close upon the fortune of well over half a million left a year or two ago by Mr. Edgar Horne, and of nearly £350,000 left by Mr. Harben, two other directors, who have died within the past few years.

Dickens on Party.

Dickens was responsible for bringing to light more than one national scandal. The following quotation from his "Uncommercial Traveller" seems to strike a familiar note:—

> Pondering in my mind the far-seeing schemes of Thisman and Thatman, and of the public blessing called Party, for staying the degeneracy, physical and moral, of many thousands of the English race; for devising employment useful to the community for those who want but to work and live; for equalising rates, cultivating land, etc.

Whilst on another page of the same book, he says:—

> The uselessness of arguing with any supporter of a Government, or of an Opposition, is well known. . . . The savage who has a loaded gun, and has grown tired of debate, plunges out of doors, fires in the air, and returns calm and silent to the palaver. Let the honourable and civilised member similarly charged with a speech, dart into the cloisters of Westminster Abbey in the silence of night, let his speech off, and come back harmless.

What the Dickens next?

Municipalities and the Coronation.

A letter we have received from an Islington ratepayer is typical of many which have reached us from other parts of the country. Briefly, it is a strong protest against £1,000 being voted for locally celebrating the Coronation. It is difficult not to feel some sympathy with those who urge that the ratepayers should not be mulcted in this way; so far as such money is spent in providing alluring banquets and so forth for members of the Council, officials, and other select and selected persons, it is open to objection. So far as the money is applied to public decorations and public entertainment generally, it is probably returned to the town in the form of increased business. Not that this is the only way to look at it. To celebrate the Coronation is to promote the public enjoyment. In honouring the King, we have a "jolly good time" ourselves. But we must not forget the kiddies, and the poor.

A Permanent Memorial.

Whatever other local Councils may do, that of Hayward's Heath does not intend to be rushed into vast expenditure over the Coronation. It was suggested at the last meeting that "a drinking fountain already in stock, a gift to the Council," should be erected as a permanent memorial of the great historical event, but as nobody was prepared with complete financial details as to the cost of the water, the question was adjourned until the next meeting. We trust there will be no backsliding in this matter. The benefit to future generations will be incalculable. Every time they sing "God save our gracious King," if not oftener, they will be reminded where they can get a free drink.

Well Drilled.

Recently the Houghton-le-Spring Sanitary Authority advertised for a sanitary inspector. Four out of the five selected candidates held the certificate of the Sanitary Institute. The fifth had no knowledge of sanitation at all; being a drill instructor. He got the job. Why, goodness alone knows; unless it was thought he was the best man to put people through their paces.

Stained With Blood.

In the course of a sermon preached in the Free Church, Saltcoats, the other Sunday evening, the Rev. W. S. Heron said, "The Church of Christ must enter upon the teetotal war with clean hands, and this she could never do as long as she received for congregational and religious purposes the money made in the trade, which was the price of souls; and also at the same time nurtured in her bosom—even electing and ordaining to office—the very men whose hands were *dyed red with blood.*" Our rev. brother should wash his with soap.

The First Dissenter.

And now for another charitable outburst—that of the Rev. E. B. Cornford, vicar of St. Matthew's, Southsea. "A stream runs purest nearest its source," he tells his parishioners. "Dissent is the sewage in the river of God, and the Devil was the first Dissenter." Evidently the vicar is of the same opinion as the poet: "Where'er God builds a house of prayer, the devil builds a chapel near." It is a view not remarkable for catholicity or tolerance, and our information is that his highness and the Dissenters utterly repudiate it; especially his highness. He desires it to be stated that his association with religious bodies, Conformist or Nonconformist, has always been of the most informal character. Whilst they are quarrelling and squabbling, he is content to wait and see.

Carmelite House Coming Round.

The Harmsworth newspaper people have made their second concession to our future Business Government. In their latest journalistic venture—to which we extend a hearty welcome—Mr. Hamilton Fyfe refers to the present-day politician. He says:—

> Why are they afraid to speak their minds? One reason is that they regard politics as a game in which their business is to damage the other side. Another reason is that they are afraid of Party. If they show any signs of independence, Party will be displeased.

We seem to have heard a song called "Little by little and bit by bit."

Music Hath Charms.

A correspondent tells us that notwithstanding the ruling of the clerk that their action is illegal, the Rushden Urban Council have sanctioned a proposal for a band-stand to be erected in the cemetery grounds. He does not elucidate their novel notion. The cemetery is certainly not the place where the Council can reasonably expect music to wake people up.

No English Need Apply.

We were under the impression that it was only in Canada that business men in want of assistants intimated that "No British need Apply," but we find that this formula is not unknown in what is supposed to be the ultra-loyal colony, New Zealand. We take the following from the *New Zealand Herald*, published at Auckland:—

> Butcher, good all round, wanted; no English chum need apply.—H. Robertson, Te Kutti.

Of course, we are aware that "chum," in this connection, means "waster"—but why "English"?

Publicans and—Saints.

As a result of the recent District Council election at Marple, in Cheshire, Mr. Rodger, a publican, has been elected at the head of the poll, notwithstanding the effort of a local paper to get in the P.S.A. leader "There will be another publican on the Council if Mr. Rodger is elected," says our contemporary. "Mr Rodger is a good man. We have known him for a long time, and have not a word to say against him personally." Nevertheless, he ought not to be elected, because if he were, "it would be hailed as a great Tory victory, and great will be the rejoicing at the Conservative Club." Rather a fine example of the party spirit in Municipal affairs, isn't it?

More About "The Mill."

We have received considerable correspondence approving of the view we take that Rembrandt's "Mill" is not worth the £95,000 Lord Lansdowne asks the British nation to pay for it. The dealer is a calamity to modern British art, because he creates these high values in Old Masters by the prices which rich men are willing to pay for them out of pure lust of exclusive possession. As Mr. David Murray has said, "they have no more love for art than they have for a penny postage stamp." They would probably give equally fabulous prices for Egyptian mummies if the dealers could get them. Meanwhile, British painting is discouraged, even starved, for lack of national support. It was with difficulty that Sir Henry Tate got the Government of the day to accept his British pictures as a gift, and even when they were accepted and he offered to build a gallery to house them, there were all sorts of objections put up against finding him the land for the purpose. Whatever private persons may do, the people do not want their money turned into the pockets of men in the Old Master trade. If the Treasury has any money to spare, let it encourage *young* masters. Then we shall be able to get the old ones cheaper.

Some Judges.

It would go ill indeed with many people if there were no Court of Appeal to correct the amazing vagaries of some English judges. With two or three at present on the bench it is practically impossible for anybody to get a fair trial, and even where their bias is not aroused by politics or social prejudices, their law is so astonishingly and so consistently bad, that it could hardly be worse if they had no legal training at all. These judges supply most of the work for the Court of Appeal; and it is really a serious public scandal that such men should be appointed in the first place, and that they should be allowed to remain on the bench when the constant reversal of their decisions proves them incompetent. In the ordinary affairs of life, a master would lose no time in discharging an employee whose workmanship was so wretched in quality that it had to be done all over again by somebody else to his loss. Yet we suffer to remain on the bench judges whose ignorance and whose bias continuously impose heavy loss on litigants. Oh, for a Business Judicature!

A Canon's Sermon.

If every parson were to think out in the terms of Canon Watson, of York, the religion he taught, there would be more ample scope for the spiritual and the physical life working out their common destiny together. This is by no means to say that we agree with all that this eloquent pulpitarian told the congregation at St. Helen's Church recently. For instance, he said that man could not be evangelised by a whist drive or a trombone solo. Probably that is so, but it is perhaps not less a question whether he can be evangelised by the inanities of the pallid curate or the intolerant dogmatics of his vociferous vicar. With the Canon's lament in another direction we are in most cordial communion. "What a miserable thing it is," he exclaimed, "that so many people have been taught to associate religion with skulls and cross-bones, gloom, crape, and undertakers." Your modern Puritan, indeed, always reminds us of King Richard II. in his melancholy: "Of comfort no man speak: Let's talk of graves, of worms, and epitaphs; make dust our paper, and with rainy eyes write sorrow on the bosom of the earth." That is why religion, as the phrase goes, is not flourishing.

French Police Interpreters.

Why do not we follow the example set by our French neighbours? Foreigners of all nationalities have no difficulty whatever in obtaining any information they require through the medium of these "agents" as they are termed. They are to be found in the neighbourhood of the Grand Hotel and the principal boulevards, and be the stranger German, Italian, Russian, or English, he has merely to seek the Agent bearing on his arm the name of the language he speaks. Surely, similar "agents", posted outside our large Continental railway stations, and at some of the principal centres of traffic, would be a boon to foreign visitors

Shocking!

Electrics asks, "What is Business?" We would suggest to our contemporary that it would be better employed in asking, "What is Electricity?"

The Coronation and the Church.

How the various religious sects love one another, to be sure! They have not even the decency to refrain from using His Majesty's approaching Coronation as a vehicle for mutual recrimination and abuse. The Rev. Charles Brown, the bigoted Sabbatarian and President of the Free Church Council, expressed regret that Nonconformity, as such, has no part in the ceremony. The *Church Times*, in a recent issue, gloats over this circumstance, and ridicules the Nonconformists' dissatisfaction. "The occasion," it says, with characteristic pomposity, "is that of Sacring the King with the consecrated balm administered by Apostolic hands to the chief layman in the Church, and the offering by a validly ordained minister of the Holy Mysteries on behalf of the anointed Sovereign and his realm. Moreover, the whole function is essentially an act of Sacramental rite and ceremony, and is as exclusively a Church function as Confirmation or Ordination. It is as preposterous for Dissenters to want to take part in one as in any of these. We can understand their feeling of being left out in the cold, but they should not forget that they are there through their own act. . . . We notice that Mr. Brown looks forward to the day when he and his fellow-preachers will share with the clergy the use of St. Paul's and Westminster Abbey . . . . *We would rather make them a present of the exclusive use of these buildings than take our turns on a rota with them.*" It will evidently be a long day ere the wrangling sects of the Christian religion sink their differences and combine to form a "Catholic Church throughout all the world."

Oh! for a Business Coronation.

We wish that the Coronation could be conducted on business lines without all the flummery and waste and gush which are inseparable from processional ritual. We are tired of all these Courts of Claim, where people spend their substance and public time in debating questions about the right to kiss the King's stirrup, or hold a white feather in his train, or produce a white wand. Mediævalism is very picturesque, no doubt, but we have a number of second-rate theatres which can do full justice to it. We do not believe that His Majesty can really care for it. But he is doubtless helpless.

Debtors and the Alphabet.

A debt collector has been writing to the papers to say that he finds it more difficult to extract money from people whose initials are at the end of the alphabet than from others. It does not seem to have occurred to him that, as he probably begins with the letter A, his pertinacity may become impaired before he reaches the end of his list. He is blaming the alphabet when he ought to be kicking himself. At the same time, he provides debtors with a useful hint, and they may now be encouraged to change their names for something beginning with Z.

The Moorish Muddle.

As we have frequently foretold, serious trouble is brewing in Morocco. This is chiefly interesting as an exhibition of the selfishness and futility of agreements among the Great Powers. When they came to terms at Algeciras we heard a great deal of sanctimonious chatter about pacification and civilisation. But the high and mighty diplomatists who were responsible for the agreement must have winked at each other; they knew they were bringing not peace but a sword; that while they talked of securing Moorish independence they were really paving the way for partition, and that their pretended interest in the settlement of Moorish finance was merely a dodge to serve the greed of European financiers. The proof of the pudding is in the eating, and the Moorish pudding has proved so hot that all the breath of politicians, all the ink of journalists, have been insufficient to cool it. Ever since the Conference, which was to herald the golden age, there has been nothing but internal warfare, insecurity and panic. Why can't Europe do one thing or the other—either attempt the difficult task of subduing and cutting up Morocco, or else leave it alone to work out its own destinies?

Lilliput.

If Gulliver suddenly arrived in England, would not he find ground for caustic comment in the fact that a number of houses are being pulled down to make room for stands to view a procession of a few minutes' duration? Of course, it is all good business from a commercial point of view, but it has its comic side.

Sport.

The agitation against sports which are alleged to be brutal still remains what it was in the days when Puritans objected, not to the sufferings of the bear, but to the pleasure of the baiters and spectators. As a correspondent points out, all sport arouses a spirit of competition and animal passions. If coursing, or a day with the beagles, rouses the brutal side of the participants, then we ought to abolish boxing, wrestling, athletic sports, football. Consider the fierce primeval instincts involved in getting a goal, or attempting to press another's shoulders on the floor, or seeking to hit a man in the jaw with a padded glove. Soon, if kill-joys have their way, there will be no relaxations left to us except reading, writing and arithmetic, or solitary strollings among the hedgerows. Every true sportsman knows the limits of sport.

WHY WAIT?

The old ... who dream dreams and the young ... see visions are brought roughly back to ... men by the von Bethmann-Hollweg, German ... Chancellor. "England is convinced and has repeatedly declared, in spite of all her desires for the limitation of expenditure on armaments," he told the Reichstag, "that her fleet must in all circumstances be superior, or at any rate equal to, any possible combination in the world. England has a perfect right to strive for such a state of things. It is quite another thing, however, to make such a claim the basis of a convention which must be recognised by all the other Powers in peaceful agreement." Oh, for a Business Government!

THE MORMONS.

Week after week we receive letters asking why we attack the Mormon religion. Our reasons are many, but we will state two. Mormonism is commercially unsound. A believer is supposed to pay 10 per cent. of his income or salary as tithe to the Church. And as a business proposition, we do not think there is any certainty of a dividend. Then the Mormon Church believes in polygamy, and we shudder at the idea of having two wives under one roof. Good luck to the *Express*, which has taken up our cry.

THE PERMANENT OFFICIAL.

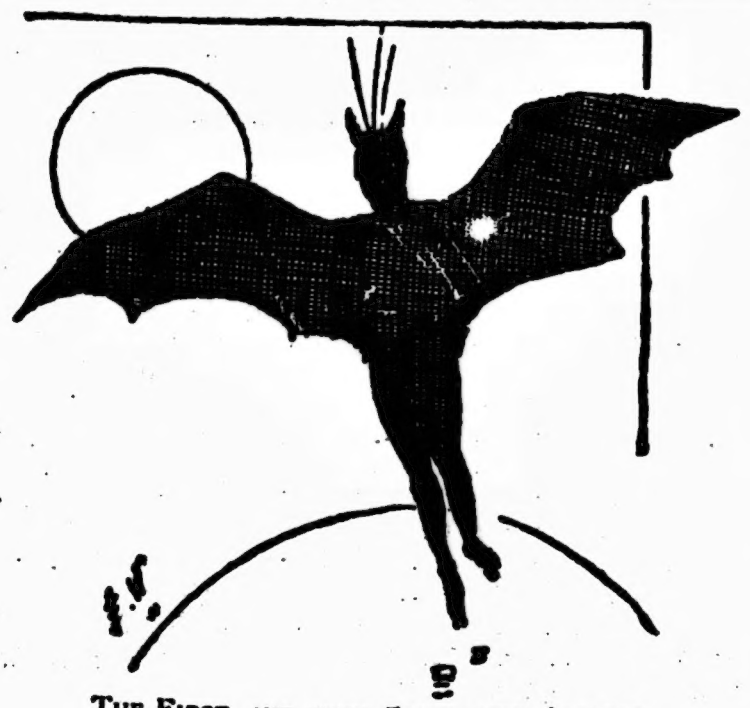
What is true in Mr. Runciman's case is equally true of other Ministers, Tory and Liberal. Under the present Party system they are inevitably in the hands of the Permanent Officials. In these days of political quick changes the "responsible Minister," supposedly in charge of a department, is almost the least important person in it. He is here to-day and gone to-morrow, but the Permanent Secretary endureth for ever. Elsewhere we refer to the case of the Public Trustee, when Mr. Hobhouse was treated as a nonentity in regard to a question in the House.

THE WEEK'S "CHESTNUT":—

COUNTRYWOMAN TO CENSUS ENUMERATOR: "Why do you want this paper?"

ENUMERATOR: "In order that the country may know about the increase of the population."

COUNTRYWOMAN: "Then you had better call in a month's time."



THE FIRST, AND MOST SUCCESSFUL AVIATOR.

"John Bull's" Biscuits.

For announcing on its programme of a recent performance of "Elijah," "There will be an INTERVAL OF TEN MINUTES *after No. 20 'THANKS BE TO GOD,'"*

THE MONMOUTHSHIRE MUSICAL SOCIETY
TAKES THE BISCUIT.

For stating under the heading "Stinie Morrison's Fate: His Life in Gaol," "A peculiarity of his writing is that he uses his pen with his left hand. Even more strange, however, is that he writes from the top to the bottom of the paper INSTEAD OF FROM RIGHT TO LEFT, AS MOST PEOPLE DO,"

THE WEEKLY DISPATCH
TAKES THE BISCUIT.

For publishing the following "testimonial":—"Please accept our best thanks for the nice packet of sample cocoa and chocolate that you kindly sent us and which we greatly appreciated and found it TOTALLY DIFFERENT FROM WHAT WE BUY. *We use a great quantity and never use* ANY OTHER THAN YOURS. *We often wish we could purchase it straight from Bournville,"*

MESSRS. CADBURY
TAKE THE BISCUIT.

For stating in a criticism of a recent novel, "Laura, . . . when she finds her marriage with Wroughton Somers impossible, . . . allows him to become the MOTHER *of her child,"*

THE DAILY TELEGRAPH
TAKES THE BISCUIT.

For stating, "In the afternoon the Princes (the Prince of Wales and Prince Albert) motored to Porth, and EXPLORED THE TAVERNS,"

THE ROYAL CORNWALL GAZETTE
TAKES THE BISCUIT.

For stating that "A letter by the late King, written to his sister, the Princess Royal, when he was TEN DAYS OLD, *was sold yesterday for £6 15s.,"*

THE YORKSHIRE EVENING PRESS
TAKES THE BISCUIT.

For advertising in the "Motor Cycle," "Triumph Wanted, late model: will give in exchange white mice or EQUALLY USEFUL ARTICLES,"

"OVEREND BUTLER (108, Oakfield Road, Penge)"
TAKES THE BISCUIT.

For stating under the heading "Seaside Flats," "The week-end golfer, the sporting bachelor, the SINGLE COUPLE, *the small family could invest in such a place,"*

NEWS OF WOLDSEA
TAKES THE BISCUIT.

For stating in its weekly report:—"The Managing Committee gratefully acknowledge: Accident Admitted.—Mr. Wm. Rogers (22), Chapel Road, Fingringhoe, dislocated arm and lacerated face,"

THE ESSEX COUNTY HOSPITAL (Colchester)
TAKES THE BISCUIT.

For stating in its report of a meeting of the Inverkeithing School Board, "The Easter holiday was fixed to take place FROM MONDAY, 20TH APRIL, TILL MONDAY, 17TH APRIL,"

THE DUNFERMLINE PRESS
TAKES THE BISCUIT.

For stating in an account of a Ladysmith Celebration, "Two Toasts were proposed, one being 'The King,' and the other 'Fallen Comrades,' AND BOTH WERE RECEIVED WITH UNBOUNDED ENTHUSIASM,"

THE STANDARD
TAKES THE BISCUIT.

For stating that "Mr. Haldane himself is credited with having frequently walked 60 or 70 miles a day; while his brothers are said to have established a record of 103½ *miles* UNDER 31 YEARS,"

THE EVENING TELEGRAPH & POST (Dundee)
TAKES THE BISCUIT

THE PRUDENTIAL ASSURANCE COMPANY.—III.

OUR CHARGES OF FRAUD AND FORGERY FULLY ESTABLISHED BY LEGAL DECISIONS.

In our last issue we dealt with the question of uninsurable interest, and we gave instances of persons being deliberately induced to take out worthless policies, and to pay for long terms of years the premiums, upon the assurances of agents and superintendents that they were legal and enforceable documents, whereas, in fact, they were not worth the paper upon which they were written. Our charges meant that agents and superintendents were guilty of fraud, and that the management in London pocketed and retained the proceeds of the frauds. But we can understand that some of our readers, not easily influenced by newspaper statements, finding it difficult to believe that a great company like the Prudential stoops so low, hesitate to accept our allegations as true. We can imagine such persons saying to their friends that our charges are inherently improbable, that they are *ex parte* statements to which the directors may have a complete answer, and that they decline to believe that the managers of such a great institution as the Prudential could be parties to the disgraceful conduct with which we charge them. We do not quarrel with that frame of mind. We think it very natural that such objections should be taken to our indictment, and very reasonable that men of judicial mind should be unable to believe our allegation that a great insurance company carries on its business in the way we have described. Well, before these articles are finished we shall say much more that is greatly to the detriment of the Prudential Assurance Company, and it may help our readers to see the truth if in this issue we deal with one or two typical cases that have been thrashed out in Court. As we have said before, the managers of the Prudential Assurance Company are not eager to go into Court, but occasionally, for one reason and another, they get there, and cases are fought out. We therefore refer below to two of these cases, brought before experienced and able Judges, and fought to a finish. It will be seen that in these cases some of the gravest charges we have brought against the Prudential Company have been proved to be true, and so serious a view was taken of the doings of the agents of the company in one case that the Judge impounded the documents. As to the evidence, there can be no discussion; the facts are upon the record, and anyone who wishes to see them for himself can find them without difficulty.

Judge Finds Fraud and Forgery.

And now for these decided cases. In October, 1909, Mrs. Hughes, of Chaucer Road, Acton, sued the Prudential Company in the City of London Court. She had been induced to insure the life of her mother, Rebecca Whitby. The policy issued and handed to her by the Company purported to be issued to Mrs. Whitby, who was supposed to pay the premiums on it, but who, in fact, knew nothing whatever about it. Mrs. Hughes sued for the return of the payments made upon this valueless piece of paper called a policy, and she did so on the grounds of fraud, deceit, and forgery. The face value of the policy was £3 6s. Mrs. Hughes had paid upon it £10 18s. 6d., and for this sum she sued. The case was tried before Judge Lumley Smith, K.C., who, notwithstanding the protestations of the Company, found that the proposal was fabricated, that the superintendent had never seen the plaintiff's mother, but had made away with the original proposal and substituted another. And the Judge directed the return of the premiums, with costs. The charges of fraud, deceit and forgery were not withdrawn; they stand upon the record to-day.

Another Ugly Case.

Another decided case is that of Mr. H. Tucker, of 7, Seaview Avenue, Plymouth. In 1894, Mr. Tucker was approached by an agent of the Prudential Company, named Williams, and a superintendent named Dimond, with a view to the insurance of Mr. Tucker's mother. Williams told Tucker that he could legally insure his mother, and Tucker, accepting that assurance as an accurate statement of the law, agreed to insure her at a premium of 2s. 6d. per week. Williams undertook to obtain a policy. Mrs. Tucker never signed any proposal form; her signature to it was forged. Indeed, she was in complete ignorance of the transaction, and remained so for many years after.

The superintendent's certificate stated that he had seen Mrs. Tucker, that the proposal was properly signed by her, that her position justified the amount proposed for insurance, and that the proposal was *bona-fide* and legitimate. All these statements were false. The superintendent knew quite well that Mrs. Tucker was only a poor working woman, and that it was not her proposal at all but that of her son, who was supporting her and would pay the premiums.

The Medical Referee's report, too, was false. To this document the signature of Mrs. Tucker was supposed to have been attested. It was proved in the evidence that the medical man never saw her in relation to the policy at all. And a letter written by another agent of the company—stating that Mrs. Tucker had private means, and was well able to maintain the insurance, which was to defray funeral expenses, and for the benefit of her daughter—was also a tissue of lies.

Mr. Tucker was unaware of all this. In due course there was delivered to him by the Company a piece of waste paper called a policy, but this policy bore absolutely no relation to the actual bargain made. Tucker had stipulated for a policy to be issued to him on the life of his mother, for his benefit. What he got was a policy which pretended to be issued to Mrs. Ann Tucker for her own benefit, and which falsely stated that she had proposed to insure her own life and pay the premiums. The policy was issued for £27; all told, Tucker paid to the Company in premiums £98 10s.

In course of time Tucker discovered the fraud practised upon him, and he wrote to the Head Office to say that the transaction was induced by means of misrepresentation, of fraud, and of forgery, and that Mrs. Tucker knew nothing about it. Mr. Tucker, therefore, asked for the return of his money. It was refused, and it was refused by Mr. Dewey, the Joint Manager, in an amazing letter, saying:—

> *If what you assume to be a fact were absolutely established, it by no means follows that your request should be entertained or enforced.*

Now let us see what this means. A policy-holder writes to the manager of the Prudential Company to say that he has discovered that he has been paying moneys in the belief that he held an enforceable policy when, as a matter of fact, he had been paying upon an uninsurable interest, and that he had been induced to enter into this transaction, and to make the payments, by misrepresentation and forgery. He therefore demands

the return of his money. The manager does not traverse the policy-holder's allegations, but tells him that even if they are true, even if the policy was the outcome of fraud and forgery, there is no liability upon the Prudential Assurance Company to return the moneys they have received by reason of this fraud and forgery!

Being unable to obtain from the Company the moneys they had wrongfully received from him and held, Mr. Tucker sued the Company in the City of London Court. Thereupon they got the proceedings removed to Plymouth by filing an affidavit in which one of their sub-managers swore that he was advised and believed that it would be necessary to procure attendance at the trial on the Company's behalf of various witnesses, all of whom were living at Plymouth.

Company's Amazing Pleas.

At the trial, which took place at Plymouth before Judge Lush-Wilson, K.C., the Company pleaded—

(1) The Insurance Act of 1909.

(2) An equitable defence.

(3) The Statute of Limitations.

The plea of the Statute of Limitations amounted to this—that, assuming to be true all the roguery the plaintiff alleged, the Company claimed to retain all the moneys paid in except those received during the last six years, because an Act of Parliament prevents the recovery of moneys even admittedly due that have not been claimed for a period of six years.

Not a single one of the five witnesses referred to by the Prudential in their affidavit as being necessary to this case, and on the strength of which they got the trial removed from London to Plymouth, was called when the case came on. The Company did not attempt to answer any one of the charges, the terrible charges, brought against them, their Counsel saying that his clients would rely upon the points of law, and not call evidence or address the jury. The jury, without leaving the box, found that the Company had been guilty of fraud and forgery, and the Judge directed the return of the premiums with costs, adding that he would, if desired, declare the policy null and void.

We cannot imagine an honest company acting as the Prudential acted in this matter. Note the charges. They were charges that, when brought home by judicial process, most commonly send men to Portland and other of his Majesty's prisons—fraud and forgery. The Company did not answer the charges, as honourable men would answer them, by repelling them and saying they were innocent of them. They gave them the go-by, and instructed their Counsel to rely upon legal technicalities. But let us assume that, by some strange error, instructions to Counsel were given for which the authorities in London were not responsible. What would then have been the course taken, as one might suppose, by these managers when the facts came before them, as they must have done? Surely they would have said something like this: "We have not been able to rebut the evidence of the plaintiff and his witnesses, or to bring a single witness to contradict his indictment of fraud and forgery. We wish then to make the only reparation in our power, and to hand back to him his money, obtained from him by methods so infamous." It is true that by so doing they would only have quickened the repayment ultimately decreed by the Court, but that was their duty. They did nothing of the kind. On the contrary they applied to the Judge to grant a special day to hear further argument in London on the legal points, and in London they sought to show by long legal quibbling that, despite the finding of the jury, they could still stick to the man's money. The Judge would have none of it, and if any of our readers would like to have his view of the transaction they will find his judgment reported in the *Law Times*, volume 129, page 167.

Documents Impounded.

But even after this decision the Prudential would not pay the money. They instructed their solicitors to apply to stay execution in order that they might consider whether they should carry the case further, and a stay was granted for fourteen days. The plaintiff's solicitor then applied to the Judge to impound the documents. The Company's solicitors opposed the application. The Judge directed the documents produced by the Company to remain in Court, and they remain there to this day. We commend them to the attention of the Public Prosecutor. *Williams, the agent, remains in the service of the Company.*

Other Cases.

We might name other cases decided. There was the case of Vosper against the Prudential Company, and the case of Fullalove *v.* Greenslade, tried soon after by his Honour Judge Lush-Wilson, K.C., at the Torquay County Court, and several other cases; but it is unnecessary to go into the details. We are content with the two cases we have cited. Let it be admitted that the London managers did not give direct instructions to commit the fraud and forgery proved. We say that they were made acquainted with it, and that in resisting just claims to the utmost extremity that the law would permit, they showed that they did not condemn the practices of their agents. And we say that the London management connives at and encourages fraud and forgery, and that the large profits distributed among its few shareholders are made by practices that merit the dock.

Views of our Readers.

From amongst a mass of correspondence induced by our first article we extract the following letters:—

(1) The Company, through its management, knows that the Prudential debit system lends itself to these irregularities. The organised Agents have since 1893 been trying to peacefully persuade the Directors to remove the cause of these irregularities, but in vain.

(2) I am writing for my next-door neighbour. He is doing no work, and has a wife and four children. He has paid into the Prudential 8d. a week for 30 years; hard times have come along and he is unable to pay, and so the policies have lapsed. 8d. a week for 30 years, something like £50, paid away for nothing. The Prudential gave him two free policies for his son, to the value of £5. Faced with difficulties with his landlord, he wrote to the Company to allow him surrender value for half this amount, explaining his desperate position. They replied that they do not allow cash surrenders for free policies.

(3) You say the original capital was £2,500. I suggest it was £1,700 actual cash. I suggest the present £1,000,000 capital has not been subscribed in actual cash, but consists of the original £1,700 written up to that figure from time to time, and if this is correct the shareholders have received 225 times the original paid-up capital every year.

(4) The great curse of the whole thing is the cry for increase. If a man gets a big increase he generally gets promoted. It doesn't seem to matter much by what methods he gets the increase. I heard a man boast that he was collecting 6s. a week from one cottage. I myself knew one poor woman living in a 2s. cottage and having only 13s. a week from her husband, actually paying 4s. per week for life insurance. There are hundreds of families struggling on less than £1 per week that are paying anything from 2s. per week for life insurance.

(5) A late Assistant Superintendent writes: "I remember a case where a horsekeeper with a family of eight children was induced to pay upon policies to the extent of 2s. 2d. per week, upon the understanding that the policies were endowment policies on which £5 was payable to each child when it reached the age of 15 years. After paying five years the policy-holder became suspicious and I told him the truth. I then wrote to the Company complaining that the whole of the policies had been obtained by misrepresentation, and that out of 16s. per week and house rent free we were taking 2s. 2d. per week by false pretences. Considerable correspondence followed, and finally the Company gave the policy-holder £2 for the absolute surrender of the eight policies."

WHAT IS YOUR NUMBER?

See Page ii. of cover.

GRAVE HOME OFFICE SCANDAL.

OFFICIAL METHODS IN REGARD TO OUR AKBAR REFORMATORY REVELATIONS. WITNESSES TERRORISED.—EVIDENCE DISTORTED.—PUBLIC INDIGNATION.

This Akbar business is becoming more serious every day. Not content with a garbled and highly unsatisfactory Report, the witnesses who appeared at the recent enquiry are being terrorised. One of them is even being prosecuted for having, in his capacity as Cook and Steward, been guilty of handing out illicit corned beef to the staff! But, as the case is *sub judice*, we must not say more than that it is unfortunate, in a way, that the summons should have been issued the day after the man's name appeared in these columns as one of our informants. We therefore refrain from publishing Mr. Reynolds' version of the facts. That will come out in due course during the proceedings. But we do publish a statement by Mr. Reynolds—furnished voluntarily to us before the summons was issued—which throws a lurid light upon the new Masterman methods:—

STATEMENT BY W. F. REYNOLDS, STEWARD, HESWALL NAUTICAL SCHOOL.

The Akbar Horrors, as reported in JOHN BULL of last October, are true in every respect, as I have been an officer during the whole time that Mr. Beuttler has had charge of the school; in fact, I was appointed on the ship *Akbar* in 1906.

Mr. Ronald Adam, ex-Deputy Superintendent, asked me last September if he (Mr. Adam) could force a real inquiry into the school management, would I speak the truth, as at the July Enquiry, although I was one of the officials with the longest service at the school, Mr. Robertson (the Chief Inspector of Reformatories) never asked me any questions whatever.

At Mr. Masterman's Enquiry, before giving evidence, I asked Mr. Masterman if my position would be safe if I spoke the truth, and *Mr. Masterman said "Yes, I am here to find out the truth."*

I then told Mr. Masterman all about the cruelties. I told Mr. Masterman how *I had (personally) to inflict many of the punishments with the big cane and double-handed birches with the thorns in them, and that I was the official who had to pull the two sick boys from their beds (under Beuttler's command) and to flog the two boys with the big cane on the bare flesh.*

On March 8th, 1911, Mr. T. D. Robertson, H.M.I., came to the school, and I was ordered to proceed to the office to interview him.

Mr. Robertson told me he had seen the evidence I had given to Mr. Masterman, and as I had been "running with the hare and hunting with the hounds" he (Mr. Robertson) was *going to ask the "Akbar" Committee to dismiss me.* I said, "Surely it is not so bad as all that? I only answered the questions put to me by Mr. Masterman," but Mr. Robertson said it was. After some talk Mr. Robertson told me that *Mr. Masterman had asked him to give me another chance,* but it was *only on my promising that in the future I must be loyal to him (Mr. Robertson) and the Superintendent (Mr. Beuttler).* I came straight out of the office and told three other officers what had taken place during my interview.

On March 10th I was again called into the office before Mr. Beuttler, the Chaplain also being present. I was handed a type-written letter, *signed by Mr. Blease, the Secretary,* to read. The letter stated that *if Mr. Beuttler could prove I had been disloyal I was to be dismissed at a moment's notice.*

My name was given to your Assistant-Editor as a man who would stand by the truth, and in last week's JOHN BULL your Assistant-Editor, to prove he was justified in publishing the horrors, quoted a letter sent by Mr. Adam after Mr. Adam had read the proof copy of the original horrors, and my name appeared in JOHN BULL on March 16th last.

On Friday, March 17th, I was accused by Mr. Beuttler of using the boys' bread and corned beef to feed the officers.

THE EX-SCHOOLMASTER'S PROTEST.

Now let us turn to the protest addressed by Mr. Adam, the late schoolmaster at the Reformatory—and, as our readers will remember, the principal witness at the Enquiry. Here are extracts from a letter sent by him to the Home Secretary on March 25th:—

I humbly desire to draw your attention to the distortion of evidence I submitted at the recent "Akbar" Enquiry—an Enquiry conducted by Mr. Masterman and the Home Office Permanent Officials.

My evidence has been altered and transferred to make the case look black against the newspaper JOHN BULL.

In no way does this surprise me, as in my letter to you December 23rd, 1910, I then informed you that evidence I submitted at the July Enquiry had been grossly altered, and in my opinion (December 23rd) I would only obtain justice at the hands of a judge and jury. I am still of the same opinion respecting the way to obtain justice.

Knowing the evidence which my witnesses gave as eye-witnesses, I was astounded at the Report. My witnesses were men who had lived in the institution and saw all that went on *inside,* but their damaging evidence is never referred to in the Report—but *outsiders,* who had practically no experience of the institution (until after my charges in May caused things to be put on a better footing), were allowed a large space in the Report, the most flagrant examples being Mr. and Mrs. Stone and Mr. Legge.

My language has been transferred to suit either Mr. Masterman or the Permanent Officials who drew up the Report.

THE ASSISTANT SCHOOLMASTER'S TESTIMONY.

And now let us quote from a letter written by Mr. R. G. Williams, the late Assistant Schoolmaster:—

I have read the official Report issued by Mr. C. F. G. Masterman, which I think is a perfect scandal.

I served on board the Training Ship "Akbar" under Captain Bennett and Captain Powley, and floggings on the ship were very mild and few in number; and what astounds me is to find in this Report an outrageous lie, where Captain Beuttler's punishments are made out to be fewer in number than those of his predecessors. All the eye-witnesses who appeared before you at the Rock Hotel know only too well that if a correct list of punishments inflicted by Captain Beuttler had been recorded, England would be staggered if that list were published.

I was a witness at the school, besides the camp, and the blanket was always used to gag the boys, and the punishments were very often so severe that the boys evacuated their bowels in the open yard. Some boys I have seen faint under the ordeal.

It was common knowledge that at the school boys of the first and second division were taken across the yard naked, and flung into the plunge bath. Surely such treatment covers your statement respecting the water cure.

I have seen regular meals taken from boys for trivial offences, and nothing given in lieu of same, which is against the regulations.

With regard to the system, I may point out to you that at the sports held at Birkenhead for Reformatory and Industrial Schools last June *not one* boy from the "Akbar" won a prize.

In view of this damning evidence we ask the Home Secretary what action he proposes to take. One thing is certain—matters cannot be permitted to rest as they are.

GHANDY, THE GAMESTER.

AN INDIAN WHO IS LOOKING FOR TROUBLE.

In our issue of February 18th we appealed for work for a man with the best of credentials from the legal profession. In response, we received a letter from a Mr. Ghandy, of 16, Trebovir Road, Earl's Court, king to be placed in communication with him. The result of an interview between the out-o'-work solicitor's clerk and prospective employer will, we hope, be the means of nipping in the bud what appears to us to be the scheme of either a madman or a rogue.

Ghandy is a native of India, and he seems to have got it into his head that the one institution that this country is lacking is a concern to start young men and women in business. To inaugurate such an establishment, however, requires money, and it is in keeping with the brain of a man who could originate such an idea that he should not only go to others for the money, but that he should get them to help him in his appeals. That is precisely what he wanted this unemployed clerk to undertake. How long this scheme has been working, or how much money Ghandy has been able to rake in off his own bat, we cannot tell—he will not give us any information on the point. From the following remarkable document it will be seen that so far back as September, 1909, begging letters were being sent out.

16, Trebovir Road,
Earls Court, S.W.
London, December, 1910

Ghandy's Institute to give a start in life to young men and women.

If there is anything like charity in this world, it is to give a start in life to young men and women. Merchants and patriots have always been noted for charity, they are the backbone of society.

Why is it that none of the millionaires, who are benefactors of community have not yet thought of helping our young men and women struggling the battle of life? It is commerce which has made us what we are to-day; therefore it is only right that those who have climbed to the top of the ladder should not forget the poor ones tottering on the bottom rung. Many a poor young man of ability and very often of good family who might have helped to add another name to the cluster of Merchant Princes if he had possessed the paltry sum of a few hundred pounds to start business with, has been forced to give up this independent life. These few lines are an appeal to benefactors and millionaires to think about this very important question. A rich man could perform acts of the most heavenly and helpful kindness by giving a start in life to young men and women of respectable family.

The following wire I got last year, Sept. 25th, 1909, from the Secretary of Mr. Henry Pruger:—"Letter received. Mr. Pruger desires me to state that he will provide for your request in his will. (Signed) Mathews, Secretary."

Mr. Pruger apparently has a sense of humour.

"RE(-)STORING IS VERY SICK."

THE "WHO'S WHO" OF SOME INTERESTING INDIVIDUALS.

Much attention has been attracted to our comments upon the "Re-Stor Institute," of 1, St. Agnes' Place, Kennington Park Road, S.E., and to the peculiar individuals, Warren, Dr. Wright and Cooper (the latter of 5, Duke's Brow, Blackburn), who—under the aliases of "Edward Arthur Terry," "William Hartmann" and "James Eastwood"—are running that extraordinary concern, ostensibly as a philanthropic institution, but undoubtedly, in reality, in order to obtain heavy fees—none of the three persons mentioned being in a financial position to give anything away. Startling developments are anticipated, and regarding these we hope to be able to say more in an early issue.

Meanwhile, we cull from "Who's Who" the interesting information that, in the name of Low Warren, Mr. "Terry" has written a book entitled "Ha! Ha! Ha!" and was "part author pantomime 'Robinson Crusoe,' Brighton, 1905–6; author drama 'Revenge,' produced Brighton, 1906." Though we doubt whether any pantomime could be funnier than the "Re-Stor Institute," we can well picture Warren—in view of the ease with which he assumes the part of Mr. "Terry"—in the appropriate character of Captain Kidd, holding a copy of John Bull and "hissing" forth "Revenge—Ha! Ha!"

AUSTRALIAN BEEF.

THE HIGH COMMISSIONER EXPLAINS.

We have received the following communication from the Secretary of the High Commissioner of the Commonwealth:—

> The High Commissioner desires to point out that the Commonwealth Government controls completely the supervision of the inspection of meat for export, and that competent and thoroughly qualified veterinary inspectors are employed by the Government at all works killing cattle for export. These inspectors carefully examine every animal for disease before and after slaughter.
>
> Parts of any animal which it may be necessary to cut off are sent to the digestors for destruction under the personal supervision of the Government inspector, so that there is not the least fear of any of these parts being used for canning.

Are we to understand that our strictures have resulted in the worm-infested portion of the beast being cut off in Australia? Up to the time we took the matter in hand the whole carcase of the beast came into this country. We will make enquiries and ascertain if the importation of this offal has actually stopped.

Our readers will remember that only two or three weeks ago eighty-five casks of "wormy" flanks and briskets were rejected by the Medical Officer of Health for the Port of London (doubtless put on the *qui vive* by our articles), the consignors being informed that should such meat be sent over here again a magisterial order would be obtained for its condemnation, and a prosecution would follow.

A DESIRABLE CITY IMPROVEMENT.

WHY NOT CONNECT DRAPERS' GARDENS WITH COPTHALL COURT?

For many years tremendous inconvenience has been caused by the inability to get from Drapers' Gardens into Copthall Court. If communication could be established between the two places, many clerks would benefit and the value of the property on either side would be much increased. Recently a lot of old houses were pulled down, and a double doorway could quite easily have been placed, making a thoroughfare through the new house, and so bringing a very great number of offices into close and easy touch with each other, in the same way as an enlightened policy has allowed between 20, Copthall Avenue, 62 and 65, London Wall and 10, Throgmorton Avenue, to the enormous benefit of everyone concerned.

THE WILD WINKLE.

(A Kentish Bench of Justices held that winkles were wild animals. . . . The Committee were advised that the cultivation of winkles on private grounds would tame them. . . .
—Daily Paper.)

Once I loved the periwinkle,
Yes, the merry periwinkle,
For its nature seemed to me so sweet and mild;
Now I hear with consternation
That my former admiration
Has been wasted upon something that is wild.

'Tis unkind my love to shatter,
All my tender thoughts to scatter;
Better far have left the secret in the deep;
Now I'm filled with such emotion
When a-fishing in the ocean,
That the sight of winkles fairly makes me creep.

Fare thee well, my pretty winkle,
I shall miss thy pleasant tinkle
On the plate; to me you'll never be the same;
I must nurse my grief in silence,
Find a solace for its violence,
Till I'm satisfied that you have grown quite tame.

Ricardo.

"JOHN BULL'S" Companion Journals are *Mrs. Bull*, published Tuesdays and *Lotinga's Weekly*, published Wednesdays.

THE BATTERSEA DOGS' HOME SCANDAL.

REFORMS URGENTLY NEEDED.

This "Home" was founded some fifty years ago and is popularly supposed to be a charitable institution. Large sums of money are subscribed every year for its maintenance, under the impression that the care and protection of dogs are its first consideration. A few inquiries, however, will satisfy most people that reforms are required.

RELUCTANCE TO RESTORE DOGS.

To begin with, no effort is made to restore lost dogs to their owners. In fact, a number of absurd obstacles are placed in the way of the recovery of the lost animals. The Secretary entirely declines to communicate with an owner, even on receipt of an accurate description of a dog which has been brought to the Home. This happens even when the animal is of an unusual breed. One of our correspondents recently lost a silver-backed Airedale, and went to inquire for it at the Dogs' Home. An attendant stated he had seen no such dog there and would certainly have remembered one, as he very seldom received a dog of this description. To save fruitless journeys, the owner wrote to the Secretary asking for a postcard in the event of its arrival. "We never undertake that kind of thing," was the reply; "you must either come yourself, or send someone who knows the dog, every seven days, if you wish to make sure that it is not destroyed." One would have thought that, if the place were conducted upon business lines, it would be quite easy to tabulate descriptions of unusual dogs and communicate with claimants on their arrival. People who lose favourite dogs are no doubt willing to take a certain amount of trouble, but they cannot all afford the time and expense to make frequent pilgrimages to Battersea.

THE HOME AND THE POLICE.

Again, the officials of the Home cause considerable expense and annoyance to people who find their dogs there, by supplying names and addresses to the police. The result is that, after paying for the dog's board, the owner may receive a summons for allowing it to stray in the highway without a collar and have to pay a fine, perhaps after waiting his turn all day at the police court. The result is to deter dog-owners who are not exceptional dog-lovers from exposing themselves to annoyance by claiming their property. We should like to know whether the officials of the Battersea Home are obliged to furnish the police with names and addresses. A sidelight is thrown on this question by the fact that, according to the balance-sheet for 1908, £1,072 15s. was paid by the police to the Home. The accounts of the Home are certainly mysterious, for while receiving £1,072 15s. from the police, it paid them £448 13s. 4d. during the same year, and the Secretary takes no notice of requests for information on the subject. There is one other matter in which reform is needed.

COLLARS AND INSURANCE.

One would suppose that if the welfare of dogs were their first consideration, the officials of the Dogs' Home would gladly welcome anything which would diminish the number of lost and stolen dogs. The Katz collar has rescued innumerable pets from both disasters, being secured by a patent lock which makes it valueless to thieves, who could remove it only by cutting through the leather. On the lock the owner's name and address and registered number are engraved, and a separate metal plate bears an inscription requesting the finder of the dog, if the address on the lock is too far away, to forward the registered number to the Katz head-quarters at 35, Sackville Street. Mr. Katz also insures dogs that wear the patent collar, and so successful are his methods of search that compensation has been claimed for one dog only up to now.

OH! FOR A BUSINESS CHARITY.

Salaries amount to £2,132 15s. and one might expect them to do their very best for their canine guests; to decrease the number destroyed and to increase that restored and sold. About twenty thousand dogs are killed every year, and only about four thousand restored and sold.

THE "MISSING LINK" COMPETITION.
Unique and Fascinating Recreation.
£100 IN PRIZES WEEKLY. See MRS. BULL.

"THE GENTLE ART OF FEE-SNATCHING."

MORE ABOUT SWYERS AND HIS ALIASES.

Since the exposure, in our issue of March 4th, of Swyers (alias the Commercial Advance Company), we have received a very large number of other complaints. In almost every case the would-be borrower asserts that he paid enquiry fees upon the specific assurance that he would immediately receive the amount applied for—only to be "ticked off" (Swyers' term for a form of letter refusing a loan) in the way we have already described.

In a Birmingham case the applicant (on again being assured that the money would be sent at once), after being "ticked off," offered a surety and paid a further fee for investigating his standing. Again the promise of a loan was broken, and our correspondent (who appropriately gives as his *nom-de plume* "Swindled"), says he is in a position to prove that no genuine enquiries were made regarding the surety.

In another case, 25s. was obtained for "expenses," and a further 42s. secured by the promise that the loan (£60) would be advanced on the following Saturday. In this case, the "ticking off" was not expeditious—the victim being kept hanging about for hours at Swyers' office before being put out of his suspense.

We mention the following as being rather out of the usual run. A gentleman wished to raise a sum of money on some papers written in German. Swyers obtained from him five guineas for the purpose of translation. The applicant was automatically "ticked off," but, despite repeated demands, the moneylenders have failed to hand him over the translations for which he paid—and for the existence of which he has nothing but their word.

Most persons who complain ask whether, in view of the fact that the fees were obtained on the distinct promise that a loan would be made, criminal proceedings cannot be taken in respect of the amount paid.

It is certainly remarkable that this very point was decided at Willenhall Police Court a few days ago—viz., on March 27th—when John Henry Ashton Moyle, of 5, Banks Street, King's Heath, was summoned by a Willenhall man for obtaining £1 on February 7th with intent to cheat and defraud. The prosecutor swore that on January 29th, he wrote to the British Finance Company at its King's Heath address, asking for a loan. At the same time he sent a similar letter to the Commercial Advance Company at its Birmingham office. On February 7th, Moyle visited him, stating that he represented the British Finance Company, and informed him that "on the condition he found a sovereign down, the loan would be forwarded next day." Upon receiving the amount, Moyle again assured him that the money would be forthcoming, and added, "I have found everything right at Willenhall." As the cheque was not received as promised, prosecutor had an interview with the manager of the British Finance Company, when the advance was refused. He then received a letter from the Commercial Advance Company—who, very considerately, appear to have held their hands until the British Finance Company had had first "go"—and called upon them. They afterwards wrote him that his application was not satisfactory, and asked him to defray the "expenses," amounting to 8s. 6d. Then in the report comes this extraordinary sentence, "Witness went to the office for an explanation, *and was asked if he had come for his sovereign back.*" This apparent adoption as its own act by the Commercial Advance Company of the transaction with the British Finance Company, suggests a very close connection between the two concerns—and the British Finance Company certainly appears in this particular piece of business to have followed very closely Swyers' methods.

It is very regrettable that, without calling on other witnesses, this interesting case was dismissed on the point of law that, as the prosecutor had stated that he "had parted with the sovereign solely on the promise of receiving £10, there was no case in law of false pretences. *A promise which it was not intended to fulfil was not a false pretence.*" Though this decision may be right in law, it is certainly wrong from the point of view of common sense, and until this anomaly has been put right, we are afraid that persons defrauded by Swyers in the way we have exposed are without a remedy.

A "MARRIAGE" TANGLE.

MOCK CEREMONY AT A FULHAM ROMAN CATHOLIC CHURCH.

No doubt Bumble was right when he said, "The law is a ass," but, nevertheless, we are of opinion that the law should be obeyed, and, of course, the Government should receive every help from the Church, whatever its creed, to carry it out. Unfortunately, history records many glaring instances where the Church has plotted to overthrow the law of the State in favour of its own Church-made code. A very fair sample as to what might be done with the marriage law is shown in the following story:—

In November, 1900, a woman, named Newman, and a man named Whitehead, presented themselves before a priest of the Roman Catholic Church. The man was a widower, and the woman was his deceased wife's sister. At this period it was illegal to marry a deceased wife's sister. Whether the man and woman were aware of this fact we do not know, but the priest certainly was. The law of the land did not, however, prevent him "marrying" them. In the vestry some sort of a ceremony was performed. As to the actual procedure we are not concerned. Then the "married" couple went their way rejoicing. Things went all right until April, 1901, when, for some reason or other, the woman required her "marriage lines." As she had none, she returned to the priest and asked for them, whereupon he gave her the following document:—

St. Mary's Priory,
264, Fulham Road, London, S.W.
April 15th, 1901.

This is to certify that Mrs. Whitehead, of 3, —— Mews, Lancaster Gate, is a thoroughly respectable person, whom I have known for many years, and that she was married by me in the Fulham Road Church on November 17th, 1900.

(*Signed*) A. M. Coventry, A.M.

The letter from the Father satisfied her that she was legally married, and, as she says, "it set her mind at rest."

Her "husband," however, does not seem to have been one of the best, and it was the woman who had to keep the home going. In October, 1901, a child was born, and from the Register of Births we find it certified as Whitehead. Shortly after this event the "husband" left his "wife." We are not concerned as to which of them was in fault, but simply state the fact. Then Whitehead seems to have written to the priest, and the following is that gentleman's reply:—

The Priory, Bognor, Sussex,
December 14th, 1910.

My Dear Whitehead,—I did answer your letter of some six months ago, but my letter was returned to me in the post, as you did not give me the number of the house you were living in. I am more sorry than I can express at what has happened. Your letter is very sad reading, but I shall still hope and pray you may yet come together again.

You will remember at the time, that it was impossible for me to go through the marriage ceremony, as such a proceeding would have been illegal; the most I could do was to accept to hear you both promising one another to be husband and wife—after having obtained from the Church at your request the permission for you to do so. So that until you go through the civil form of marriage in a registry office, your marriage, while valid before God, is null and void before the law.

I only wish you would see some priest where you are living and ask him to help you with his counsel, so that in due time you may be brought together again.

Neither of you will be truly happy, now or hereafter, unless you both strive for a reunion—the one great means being an honest attempt on both sides to meet each other halfway.—Believe me, Yours very truly in X,

A. M. Coventry, A.M.

This is a most extraordinary document. We ask in all seriousness—Is this the way the Roman Catholic Church has in the past got over the deceased wife's sister difficulty?

Now just a word about the child of the "marriage," and it is fortunate that there was not more than one. The child is a girl, and the mother informs us that she has worked hard to keep it in food and clothes. A few weeks ago the father met the child when she came out of school, and took her away with him. The mother complains now that she cannot get possession of it.

All we have to say is that the poor woman seems to have been grossly deceived. Perhaps some of our readers will be able to locate Whitehead and the child.

HUMAN DOCUMENT. CXXXVI.

A PLEA FOR A PARALYTIC.

The following appeal is on behalf of a very deserving case. We have made enquiries and verified the statements of the correspondent who has directed our attention to it. If any of our readers can help this poor man by orders for scarves, or in any other way, they may rely upon it that their charity will not be misplaced. Our correspondent writes:—

> I trust no apology is due for troubling you with this letter on behalf of Joseph Morgan, Temple End, Harbury, near Leamington. Morgan, who is about 40 years old, had to give up his employment as timekeeper at Messrs. E. and T. Pink's jam works after 20 years' service, owing to his failing eyesight. This was three years ago. Very soon after he lost his sight completely, owing to paralysis of the optic nerve, and is now quite helpless, paralysis having seized his legs. This poor man has to be carried from place to place, and though his intellect is not impaired in the least, he has no control over any of his limbs except his hands. The only thing the man can do is to knit scarves (similar to the one enclosed) which he sells at 1s. 6d. each. There is one shilling's worth of wool in each scarf, and it takes about two days to complete each.
>
> How this poor fellow, with a wife and three children under five years of age—the youngest of whom he has never seen—has managed to keep his home together for the last three years, I don't know.

The subject of "Human Document" CXXXI. now writes to us as follows:—"Some of the men where my husband worked saw our case and recognised it in John Bull. They cut it out and posted it up at the works. The result is that a collection was made, and 19s. was brought to us at night."

May we recommend to some of the many readers interested in this column the example of "W. H., King's Cross," who has sent us, on behalf of "Human Document" CXXXIII., an order on his coal merchants for one ton of coals; on his grocers, one for 3 lbs. tea, 3 lbs. loaf sugar, 2 separate ½ lbs. cocoa, 4 tins Nestle's milk, 2 3 lb. jars jam, 3 lbs. rice, 2 packets cornflour, 4 packets Quaker Oats, and on his butcher one for 7 lbs. beef? In addition he has been good enough to forward, for the benefit of the man Searle to whose sad case we referred in our "W. F. and D." columns, an order for ½ ton coals, 2 ½-lbs. tea, 4 lbs. sugar, 1 lb. cocoa, 3 tins Nestle's Milk, 3 lb. jars jam, 3 lbs. rice, 2 packets cornflour, 2 packets Quaker Oats, and 7 lbs. beef.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:—

CXXXII.—"Peter Pan," 9d.; P. O. S. R., 2s.; D. M., 2s. 6d.

CXXXIII.—S. W. G., 2s. 6d.; S. T. W., 2s. 6d.; A. B. C., 2s.; "Heathen," 1s.

CXXXIV.—P. and D., 1s.; L. A. S., 5s.; A. H., 1s.; G. W. L., 2s.; "A Reader," 2s. 6d.; "Sailoribus," 2s. 6d.; E. W. H., 2s. 6d.; J. C. S., 1s.; A. M., 2s. 6d.; A. W. P., 2s. 6d.; E. R., 1s.; "Anon.," 2s.; W. M. O., 1s.; "Lent," 2s. 6d.; "Leslie," 2s. 6d.; "Nona," 2s. 6d.; J. B., 1s.; E. L., 2s. 6d.; H. P. S., 3s.; "Elstow," 1s.; "Barton," 2s.; E. B. K., 2s. 6d.; "Two Socialists," 2s.; S. T. W., 2s. 6d.; "Kenneth," 6s.; Mrs. F. H., 5s.; "Bullite," 1s. 6d.; D. L., 3s.; E. M., 6d.; W., 1s.; "Heathen," 1s.; H. E. P., 2s. 6d.; E. B., 5s.; H. A. L., 2s. 6d.; S. A. B. G., 1s.; "Mrs. Cecil," 2s. 6d.; "Ellen," 4s.; W. J. B., 2s. 6d.; K. H. W., 3s.; "Evelyn Celia," 1s.; "A Lonely Widow," 2s. 6d.; "Limited Boys," 8s.; A. D., 2s. 6d.; F. H. M. W., 2s.; "Anonymous," 20s.; L. E. B., 10s.; J. A., 2s. 6d.; "Nor' West," 1s.; "Nemo," 15s.; G. W., 5s.; "Clericus," 3s. 6d.; J. J. J., 1s.; A. F., 1s; "Better Times," 2s. 6d.; "The Nutts," 3s.; "Esma," 2s. 6d.

CXXXV.—"Honest Freemason," 5s.

THE "JOHN BULL" BIOSCOPE.

A series of Bioscope views, depicting how John Bull and *Mrs. Bull* are produced, is being shown in various towns and cities on the cinematograph of the "John Bull Entertainment." To-day (Thursday) the car will be in Malling; Friday and Saturday, Maidstone; Monday, Lenham; Tuesday and Wednesday, Ashford, Kent; and readers and their friends in the districts should not fail to see these well-known periodicals "in the making."

"THE MISSING LINK."
This Competition is going very strong in
"MRS. BULL."
You should enter for it.

THE LONDON HOSPITAL FUND AND THE LOTTERY ACT.

TERRIBLE REVELATIONS!

We have pointed out in these columns, and in the House of Commons also, what a huge revenue could be derived for charitable or other purposes from the licensing of bookmakers. Of course, the goody-goody element have always uttered pious prayers and voted against us. In the circumstances, we wonder what they will say when we inform them that the London Hospital Fund Committee have broken out into open revolt. They have not only commenced to gamble themselves, but have canvassed many of the publicans in London and got them to join in. The method of play is as follows:—

On a card measuring twelve inches square are fifty discs, each the size of sixpence. Each disc is numbered, but the number is not visible, being covered up by a piece of paper. On the top of the card is a disc about the size of a five-shilling piece, and on this is printed a number. It may be anything from one to fifty. This number also is hidden from view. The person who plays must be prepared to pay anything from 2d. to 11d. At random he selects one of the smaller discs, plucks off the outer cover, and underneath discovers, let us say, the number 10. This will cost him sixpence. He gives the barmaid his money, and she turns over the card, writes down the name and address of the gamester, the number he has drawn, and the amount of money he has paid. The numbers are priced as follow:—1 to 5 cost 2d.; 6 to 10, 6d.; 11 to 20, 8d.; 21 to 30, 9d.; 31 to 50, 11d. The revenue derived from the card is therefore close upon 36s.

Now what is the prize? A fountain pen the value of which is certainly under two shillings! The winner is found as follows. When all the discs are sold, and the names of the purchasers entered on the back of the card, the piece of paper is taken off the five-shilling sized space. The number disclosed corresponds with one of the small discs, and whoever has purchased that number is the winner. It's a ingenious little game, and we have seen a card sold out in less than five minutes. Personally we have no objection, but what we want to know is this: How comes it that this gamble is winked at, while persons playing penny nap in their favourite pub are raided by the police and heavily fined for gambling on licensed premises, the publican's licence usually being endorsed? It's a funny world. One can do almost anything in the sweet cause of charity. Titled ladies have frequently sold kisses at bazaars. But where are we going to draw the line?

THE CRIPPEN CAT.

WHY OUR COMMISSIONER DID NOT SEE THE SPIRITS.

A Spiritualist writes as follows:—

I have been reading an account of a *séance* at Hilldrop Crescent with mingled feelings of pain and indignation. Pain, because your Commissioner evidently attended that meeting with antagonistic feelings, and indignation because the members of the Spiritualist Alliance, who were evidently there in the sincerest good faith, should have been so cruelly misunderstood and ridiculed by your Commissioner. If you or he understood Spiritualism as, in common with other Spiritualists, I understand it, the Commissioner should have attended that *séance* with an open mind, willing to be convinced as to the truth of Spiritualism, *i.e.*, the return of the spirit after the death of the body. In any case, he should have been *without prejudice* one way or the other. And allow me to inform him that he could not expect to see anything *unless his mind was pure and charitable to all men.*

To this our Special Commissioner replies:—

I certainly attended the *séance* with a perfectly open mind. Perhaps, however, I did not see spirits for the reason suggested by the writer of the letter—*i.e.*, that my daily life is not sufficiently good and pure! Let him go through a six weeks' course of London massage establishments, as I have recently done, the spirits would then probably give him a wide berth.

And there we must leave the matter.

A "BENEVOLENT" DENTIST.

In our last issue we mentioned the case of a new fee-snatching concern with an office at Chancery Lane Station Chambers. Up to the present we have failed to get an interview with the principal, whose name, in the first instance, was given to us, by the person in charge of the office, as Edwards. By a coincidence, in the same building, there is a firm of 25 years' standing—Edwards and Co., Patent Agents and Consulting Engineers. They ask us to state that they have no connection whatever with the bogus benevolent Association. Although we never suggested that they had, we have pleasure in making this quite clear.

THE CLAPHAM MURDER.

WIDESPREAD DESIRE FOR REPRIEVE.

Messrs. Claude Lumley and Co., the solicitors who acted for Stinie Morrison, are energetically working for a reprieve of the condemned man. A petition, setting out all the facts of the case, has been prepared and widely signed, and copies may be obtained on application at Messrs. Claude Lumley and Co.'s offices, 130, Strand, London, W.C.

"PRIEST AND PARISHIONER."

The children of the poor woman referred to under this heading have been found a suitable home, while the mother has been removed to the infirmary. Her future welfare, and that of her little family, is assured.

We are glad to say the National Society for the Prevention of Cruelty to Children worked with us in achieving this satisfactory result.

Hunyadi Janos is an absolutely natural aperient water, bottled only at the springs, and has been for nearly half a century a household word. The leaders in the medical world have borne witness to its superior excellence. As it is not compounded from salts which, in the process of drying, lose medicinal virtues in addition to their "savour," its value is not to be compared with that of waters artificially prepared.

[*Photo. by Brooke Hughes, Cork.*

MASTER SIDNEY ENGLISH, OF QUEENSTOWN, AGE 3½ YEARS, WHO RECENTLY APPEARED AS "JOHN BULL" AT A FANCY DRESS BALL ON BEHALF OF THE QUEENSTOWN HOSPITAL.

THE PARTY POLITICIAN'S PRIMER.

By "Retlaw."

III.—HOW TO PRESIDE AT THE BOARD OF EDUCATION.

The Constitution of the Board.

Like the ways of the heathen Chinee, this is peculiar. It consists of a President, who receives a salary of £2,000 a year, the Lord President of the Council, all the Secretaries of State, the First Lord of the Treasury, and the Chancellor of the Exchequer. Certain remarkable omissions will be noted in the list. It includes neither the Archbishop of Canterbury nor the Speaker of the Irish House of Commons. But it would be absurd to conclude that the Board is any the less efficient on that account.

The function of the Board is to manage and control the existing system of national education. It therefore naturally follows that neither the President nor his Board need possess any special educational knowledge. As a matter of fact they very rarely do.

Consequently, when you are pitchforked into the President's chair

Take Up Your Duties Light-heartedly.

Perhaps your previous experience has been far removed from educational affairs. You may, for example, in pre-political days, have been managing director of a Line of Cargo Steamers. It is also possible that you may have acted as Parliamentary Secretary to the Local Government Board and Financial Secretary to the Treasury. All the better. Such experience, being in nowise associated with the subject of education, will help you enormously. Your mind will be open—at both ends—to receive the instructions and advice of the permanent officials of your Department.

A Soft Job.

Having been duly installed in the President's chair, you will find that your duties are not particularly onerous, being principally to sit in the House of Commons and answer questions relating to your Department. When you are not doing this, you can give the Government a hand in other matters. If you make a point of always requiring notice of questions, there will be no need for you to rack your brains to find suitable replies. All you will require to do will be to hand over the questions to the permanent officials of your Department, who will provide you with written answers, and your job will simply be to read them out in the House at Question time.

Rude Curiosity.

It sometimes happens that an inquisitive private Member finds out something concerning your Department of which you yourself were ignorant. For example, an insignificant busybody may chance to obtain possession of a circular letter dealing with some point of educational policy, issued by an important official of the Board without your sanction. It may be a circular expressing views contrary to the principles of your particular party. You may be called upon for an explanation, which you will be unable to give without disclosing how slight is your control over your departmental officials. In this case it is best to

Abuse the Questioner.

Work yourself up into a state of fury, gesticulate freely, and denounce the inquiring private Member in loud tones and with strong words. Call him a pilferer of waste-paper baskets, a grubber amongst office refuse, a receiver of stolen property, a worse than thief, a "fence," and any other similar term of political affection that may occur to you. This may create a diversion in your favour. On the other hand, it may not. Your own party may rebuke you for not keeping a stricter eye on the doings of your subordinates. You may even be called upon to apologise. But for heaven's sake

Don't Demean Yourself

by doing that. Remember, you are now a Party Politician and the President of a Board, and that ordinary, gentlemanly conduct would appear incongruous in the position you occupy. Further, it is up against you to keep in countenance your colleagues in the Cabinet.

Strict attention to the foregoing rules should enable you to perform your duties to the satisfaction of your leaders, if not of the country; and at the next shuffle of the Government pack you may find yourself promoted to a £5,000 per annum job. You never can tell.

MR. WILLIAM CLOUGH, M.P.

IMAGINARY INTERVIEW.

By Walter Moore.

I am not enamoured of men of his type, but nevertheless I deemed it a duty I owed to John Bull readers to call upon Mr. William Clough, M.P., for the purpose of commiserating with him, after my own fashion, on the result of his action for libel against Mr. John Proctor and the *Craven Herald*.

I found Mr. Clough at the House of Commons—to be exact, in the Bread and Milk Room, to use the felicitous designation invented by the Member for South Hackney.

"Mr. Clough?" I asked.

"Yes."

"It is unfortunately necessary that I should have a few words with you," I continued, taking a seat.

Mr. Clough finished his basin of bread and milk (*not* Standard Bread, by the way—his political convictions would not permit him to eat any article advocated by the Harmsworth press), and gave me his attention.

"I believe you are a member of the Wesleyan Methodist Society?" I began.

"I am."

"Also a class leader?"

"Yes."

"And a Sunday-school teacher?"

"That is so."

"You claim to be a disciple of the meek and lowly Christ?—I regret the necessity for the question, more especially the mention of that hallowed name in association with yourself. But that, I believe, is your claim."

"That is my political ideal," declared Mr. Clough, looking upward with a rapt expression.

"That means, I take it, that it is your endeavour to comport yourself in politics in a meek and lowly fashion?"

"Exactly."

"I see. Well, it came out in the course of your recent action that you once made a speech in which you referred to the bishops as 'greedy and grasping grabbers, and purse-proud, presumptuous prelates and prelatical peers.' Now, you may think what you please of the bench of bishops, but do you consider that such expressions come well from a man whose declared ideal it is to be 'meek and lowly'? To me those words savour very much of abuse."

"They were spoken on the spur of the moment."

"I'm afraid I can't accept that," I retorted. "The alliteration alone stamps them as having been carefully thought out."

"Not at all," replied Mr. Clough; "I have a good flow of language."

"So it would seem," I rejoined. "I have no quarrel with you on that score. My complaint is that you appear to be a rather obnoxious sort of hypocrite. You parade your religious sentiments; your meekness and lowliness, your temperance views and what not, and then give vent to far more intemperate language than one hears from the lips of the average parliamentary sinner. How do you account for it?"

"Being so deeply religious, my feelings are strong, and must be expressed," explained Mr. Clough.

"Then all I can say is, that religion doesn't seem to do men of your temperament very much good. You admitted having struck a woman on the breast, I believe?"

Mr. Clough flushed, and hung his head.

"I will not pursue that theme," said I. "The publicity given that incident is perhaps almost adequate punishment for it. I will merely remind you of the words of the poet Tobin:—

"'The man that lays his hand upon a woman,
Save in the way of kindness, is a wretch,
Whom 'twere gross flattery to name a coward.'"

"By what right do you talk to me like this?" demanded Mr. Clough, roused at last.

"You have, for some unknown and altogether insufficient reason, become a Member of Parliament," I retorted. "Having thereby constituted yourself a public character, you must expect public criticism. But my candid and friendly advice to you is this, retire once again into the obscurity from which an unkind fate has quite unnecessarily dragged you. Go back to the Sunday-school—not as a teacher, but as a pupil.

IS CANADA WORTH KEEPING?—VIII.

FIRST REPORT OF ONE OF OUR SPECIAL COMMISSIONERS.

Herewith my first despatch.

I am afraid you have caused a flutter in the dovecot here, since several big-wigs in Montreal and Ottawa asked me if I knew who your commissioners are. From what I hear, the question of unemployment and consequent destitution is graver than ever. The decent Canadians—and they are many—are dead against the present immigration campaign, and, in particular, denounce the Salvation Army movement to induce guileless women to come out to mate with Canadian farmers. If there were a demand for wives, heaven knows there are sufficient girls in Montreal, Toronto, Winnipeg, and the other towns and cities to supply the demand. But those girls and their parents know what the life is, and the Canadian farmer remains single.

MONTREAL.

The same old Montreal, but somewhat larger. The same headquarters of Canadian business, the same den of vice, the same cobweb that catches the British emigrant who has a belief in human nature and thinks that the Canadian is a man who stands for everything manly and moral. For the fourth time I have arrived here. Winter is the same old winter. A flurry of snow in the air. The thermometer "away below." No wheeled traffic. Everything, from the lordly man's carriage to the trader's van, on sledge runners, a jangle of sleigh bells all the time. Murk above, snow in the air, on the footpaths, ice shallowly covered by snow rendering the use of rubber goloshes necessary for the preservation of limb, if not of life—for the treacherous black ice below the snow is a terror for the pedestrian to meet if he is not guarded against it, and a fall means a disaster.

Montreal is the rich sister of Canada, yet I am informed that there are about 20,000 men out of work here. But you must not say to the Canadian that they are out of work. They are only, like our own acting people, "resting." The majority of them are people who came out trusting in the lies of the immigration books, and told them by the Canadian Government agents and the officials of the carrying companies which ply between Great Britain and Canada. The remainder are men, mostly with families, who worked through the summer and had to lay down their tools when the Siberian winter settled in, to wait until next summer, when it will be again possible for the building and other outdoor workers to get into harness.

Lured Out.

You go into Mr. Obed Smith's office in Charing Cross and ask a man there your chances in Canada. You are a mechanic, a farm labourer, a sailor, a tripe-dresser, or anything else. He tells you the old stock yarn. "It's God's own country; you will do well." That thread-bare phrase has lured multitudes out here, and what is the result? Montreal is full of Britons who came out believing the story. They found no work. They had no money to go west, where they are told that work may be had. They are "down-and-out" destitutes. They are probably the most pitiable people on the face of the earth. Their money gone, they find themselves out in the snow, for the Canadian has no sympathy for the man from "home." They go down, and down, and down. They have to beg for their bread where they can get it for nothing, and for lodgings they must go to the police, say that they are destitute, and be allowed to sleep in the cells until they are fired out into the frost and snow again at dawn.

There is, in addition to the police cell, General Booth's Salvation Army Metropole, supported by public money. Here the outcast may have a basin of soup or a cup of coffee and a bed—if he is able to pay for them. He gets nothing for nothing. The Army touts around for rags, and bones, old paper, and old iron; and if the "down-and-out" cares to do a day's work, he may sort these things and have a day's work and "food" at about quarter the worth of his labour. But there is no need to hammer at this end of the thing. At home you know of the Salvation Army's workings. The unfortunate man who in England listens to the cooings of the Salvation Army officers and others and comes out here, finds that unless he wishes to die in the snow—which is a happy release that many find—he must work for the Salvation Army and further bloat their bank book.

A Death Trap.

Let me say the language used here towards the Englishman may shock some ultra-sensitive people at home. It is the language of the country, for few Canadians, even the "very respectable" ones, speak without the rankest blasphemy. A Briton asks for alms. He gets a stare, and then, "J——— C———, you are another of those vermilion Englishmen," or "Are you another of those ——— Britons? What brought you out here?" The more or less rich fellow, who is dressed in furs like a bear, with a fur hat like a hussar's busby, drinks hard and spends his money in riotous living in Freeman's, or the Ottawa, or elsewhere in James Street, and when he is finished and meets in the snow-laden street a hard-up Englishman who has been brought to his doom, and asks for alms that he would never ask for at home, he tells him to "fade" or he will kick him. Wherefore the Englishman has to shuffle along in the snow, thinking of home, and wondering will the next brute only threaten to kick him.

Montreal is a trap all round. The man who lands with enough to see him ensconced in the city finds that there is no work for him—that everything is overcrowded and he had better never have travelled out, since there are at least poor-houses in England. But there are others. Season after season young men with money come out to take up farms, or otherwise employ their capital as advised by the immigration literature. They land in Montreal, and wish to see the place before going to the alleged "golden" west. In the course of a few hours they fall in with some of the numerous Canadian sharks who lie in wait for English tenderfoots. Their doom is sealed. They are taken around, and treated to luncheon and a drive, and in the course of the day the suggestion is made that they should go into the "red lamp" districts that abound in the city, and all is over. The poor Englishman gets the "knock-out drop" in his wine or whisky-and-soda. The "knock-out drop" is cocaine. He goes off unconscious under the drug, and when he wakens up he is lying in the snow, far from the scene of the crime, and without memory of where it took place or of the men who, with their female friends, drugged and robbed him. In those dens of infamy are no respecters of persons. Every winter citizens are missing from their homes and their disappearance gives copy to the papers for a while. And every year groups of new-comers are similarly missed; but, being strangers, their disappearance is not worth so much space as would be given to a man whose name is known. Where do they get to? That is seldom ascertained until the ice on the Saint Lawrence River melts and the tide gives up its dead. At every ice-melting there are sufficient bodies found to give a London coroner a solid fortnight's work.

It is easy to kill a man in the "red lamp" district. It is equally easy to take him at dead of night through the deserted wharf-side districts and plug him through a hole in the ice. This Montreal is a strange mixture of the pulpit and hell itself. It is ridden by puritanical laws, and yet it is a network of vice, and I have heard, each visit, that the men who make money out of the hotbeds of iniquity include the very men who made the laws!

(To be Continued).

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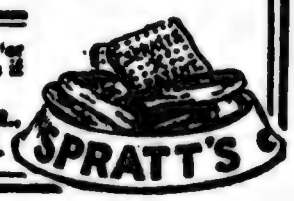

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MORE STATUES FOR LONDON.

By Richard Morton.

THE PETER PAN STATUE.

Mr. J. M. Barrie has offered to present a statue of Peter Pan for Kensington Gardens, and the offer has been accepted by the Board of Works. Sir George Frampton is the sculptor, and Peter, standing nine feet high, is surrounded by pixies and fairies, rabbits, mice and birds. There will be no pedestal, the idea being that Peter has simply grown out of the ground.

Since the above official information was given to the world, we understand that various other authors, almost as popular as Mr. Barrie, have followed the lead of that enterprising gentleman, and the result of their offers is provisionally indicated as follows:—

A Sherlock Holmes Statue.

Sir A. Conan Doyle has offered to pay for the chiselling of a statue of his great creation, Sherlock Holmes, if any sculptor can be found smart enough to chisel Mr. Holmes. The suggestion is that the detective shall be represented as sitting on a sphinx and giving it points as a puzzler. Dr. Watson will figure in a bas-relief with his note-book in hand and a damp cloth wrapped round his forehead.

The Board of Works is inclined to accept the gift, and to propose its erection at some convenient spot in New Scotland Yard.

An Old Nick Statue.

Miss Marie Corelli has volunteered to provide the funds for the erection of a statue to Ancient Nicholas, as she feels she owes him some amends for the way she has treated him in the past. The figure is to represent Satan in acute sorrow, and will be cast in the heroic mould, like her immortal book. Around the pedestal will be receptacles for red and blue fire, which are to be regularly filled, the contents being ignited each dark night and during fog.

The Board is inclined to look on the gift with a favourable eye, and suggests its erection in the Hall of the Law Courts.

A Captain Kettle Statue.

If a Pan, why not a Kettle? The conjunction is so appropriate that Mr. Cutcliffe Hyne has hastened to offer a life-size effigy of his famous fighting sea-captain, to be erected outside the Admiralty or on the towing-path of the Regent's Canal. The donor wishes the figure of the Captain to be in a characteristic attitude, cigar in mouth and revolver in hand. By a clever clockwork contrivance, which will work a pair of bellows, he intends the Captain to actually smoke his cigar and emit the proper puffs. He could also fire off the revolver at times of rejoicing or on Bank Holidays.

The statue will be accepted and will be permitted to smoke, but the revolver business is barred.

A Hall Caine Statue.

It not being his habit to be left out in the cold, Mr. Hall Caine telegraphed offering a statue to London. For a long time he hesitated whether the statue should represent Mona, the Deemster, Pete, John Storm, or Glory Quayle, but he finally decided it should be a counterfeit presentment of his own immortal self, in imperishable marble. The base will be beautified by a representation of a Manx cat, rampant, with three legs and no tail.

Mr. Caine made a condition that this statue should be placed outside Westminster Abbey. His idea is to consult the convenience of the authorities, for it will be so easy to shift the statue to its predestined place inside the Abbey when, at some distant date, such a step will become obligatory upon the nation.

Resolved, that the statue be accepted, on condition that the donor will consent to its erection, not outside Westminster Abbey, but inside Madame Tussaud's.

Miscellaneous Statues.

The proprietors of ——'s Pills, ——'s Soap, etc., offered suitable statues emblematic of their products, but these were respectfully declined, as savouring of advertisement. Of course the Peter Pan statue is not an advertisement. Certainly not. Never let it be said. It is simply a tribute to genius, modestly offered by itself.

TO THOSE ABOUT TO MARRY.

DO—and then have a try for "MRS. BULL'S" free House of Furniture.

ANTICIPATED EPITAPHS.

By W. M.

Within this Urn
Reste ye Ashes of
Ye Right Honourable Viscount Haldane, of Cloan;
In ye Countie of Perth,
Sometyme
Hys Majesty's Secretarie of State for Warre.
Born in 1856,
Hee earlie proved hymselfe to bee possessed
Of a Brilliant Intellect,
Butte,
By some sadde mischance,
Hee presentlie became addickted to ye studie of
German Philosophie,
Flew to Gottingen Universitie,
And spent manie valuable yeares in readinge
Ye workes of Schopenhauer
And sundrie other German Metaphysicians;
When hee mighte have been better employed,
Seeking in vaine for some other subject
As dry and abstruse as Philosophie.
To exercise hys braines withal
Hee fell backe upon ye Law,
(Luckilie withoute breakyng itt)
Studyinge ye same with such assiduitie
That,
Anno Domini 1890,
Hee tooke Sylke.
Meanwhyles
Hee hadde succumbed to ye glamour of
Partie Politicks,
Beinge elected Member of Parliament for
Haddingtonshire, Anno Domini 1885.
Havynge proved hymselfe to bee a man of
Peaceful Predilections,
Studious, contemplative, and philosophyckal,
Fate and ye Pryme Minister conspired
To make hym
Minister for Warre,
Whereupon, exemplifyinge ye anciente proverbe,
Philosophysers steppe inn where
Field Marshales feare to treade,
Hee, wythe courage worthie a better cause,
Tooke on ye Job,
And attempted to evolve order
Out of ye immemorial muddle of
Ye Warre Office.
Hee abolished ye Militia:
Hee established ye Territorials:
Hee tried to prove to Ye Anxious Countrie
That ye parte is greater than ye whole:
And (crownynge achievement!)
Hee ordered ye commissioned ranks of ye Army
To forthwith provide themselves
With a newe crimson and gold Sash,
At a cost of from 5 to 17 pounds sterling each,
Thus involvinge
An unnecessarie expenditure of 300,000 of ye best.
For these greate services,
On ye advice of a Liberal Government,
Hee was created Viscount,
In ye yeare of ye Abolition of ye House of Lordes.

Shake notte thys Urn, for itt contaynes
Ye ashes of a man of braynes;
Disturb them notte, for feare they wake
And once more human semblance take.
One Haldane in an age will serve—
Two were one more than we deserve.

PITY THE POOR EDITOR!

MORE GEMS FROM LETTER BAG.

Can you inform me whether John Burns has a son, or is he only a spat-son, the date about when he was born, this Christian name?

Wishing to become a turf tipster will you kindly forward particulars as soon as possible?

What I want to know is whether there really is such a thing as hypnotism?

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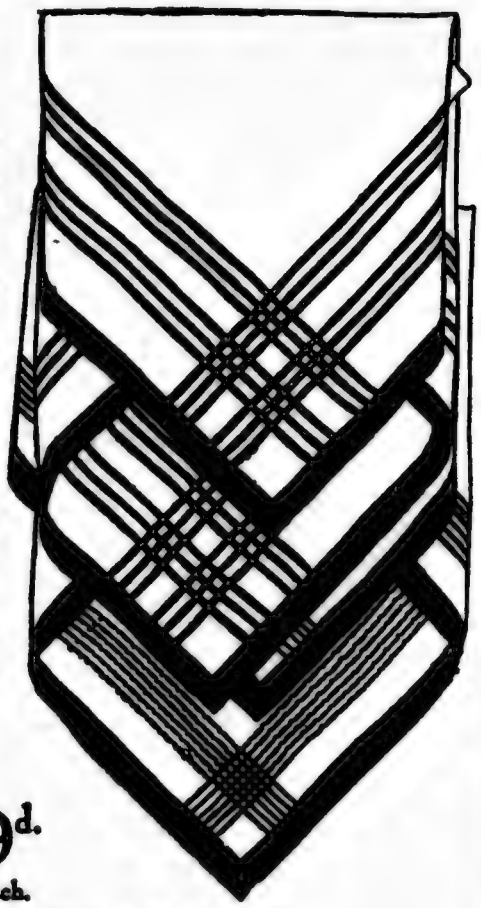

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FAILURE.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective; cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

I suppose that most of us, in the days of our youth, imagined, like myself, that we were going to be Prime Ministers, or Archbishops of Canterbury, or Editors of John Bull, or something equally eminent. We did our lessons in a spirit of emulation and we rejoiced when we were head of the school, or President of the Union, or captured any childish trophy. Time passes and still we hope. When we are making only about £10 a week we flatter ourselves that this is only a temporary halting-house, and we still contemplate millions in the future. But the millions still remain beyond the horizon; Mr. Asquith or Mr. Balfour or my Lord Tom Noddy clings to office, bishops are promoted to archbishoprics, and nothing pleasant ever happens.

Sick at Heart.

That is failure. I am full of philanthropy, I grow pheasants in my beard, I never tire of expectation. But I have now reached the age of 144, and it is beginning to occur to me that my ancient hopes and ancient-lights have not exhibited the faintest glimmer of fruition. I do not receive the expected summons from my Sovereign to form a Cabinet; I have my articles returned when I try to write about the Stock Exchange; I doze when I might be stimulating the public; I begin to realise that, as I am not clever enough to be a thief, I must probably be a fool and a scoundrel. How lucky it is that the Editor always puts a silly little imprint at the top of my articles telling people not to take any notice of them and calling me a crank and kill-joy. Otherwise my friends might jump to hasty conclusions.

Vanity and Vexation.

Look at me—a nice, kind, sweet, gentle person who might have been Prime Minister or an archbishop. Think what it must be to my feelings when beasts raven at Ephesus and I realise at last that this world is no place for me. What a life it is. I toil and moil and struggle and wrestle, and succeed, perhaps, in making an average of £25 a week in the course of the year. But my flat costs me ten, my valets and secretaries and cooks swallow up the balance, and I have nothing left for clothes and washing and hospitality. My life is one horrid grind. I might just as well be a bank clerk, or a sleeve hand, or a farm labourer, for all the pleasure and relaxation that I get. I can understand the feelings of people on the tread-mill, who go on climbing without ever hoping to get anywhere, and who know that if they stop for a moment they will be badly injured. If I desisted from my labours, I should not have even the wherewithal of existence. By continuing the unequal struggle, I do not obtain any satistion at all.

Foredoomed to Disaster.

What an unequal struggle it is! Look at our natural enemies, the tradesmen, and the hotel-keepers, and the bookmakers and the stockbrokers. Every one of them is an expert at grinding the faces of poor people like myself. He has been brought up to all the tricks of his trade and I should have to know not one trade but a hundred or a thousand before I could hope to baffle him. He has armies of retainers and debt-collectors and other satellites whose one object in life is to harass and circumvent me. Talk of facing fearful odds. Horatio keeping the bridge in the brave days of old was in a comfortable position compared with mine when I am hopelessly struggling to make both ends meet. You see, I have no sense of finance, no knowledge of accounts, no business instinct. I am, therefore, predestined to disaster, however busy and apparently successful I may be for the moment.

Torrents of Trouble.

Do you not marvel that you still find me smiling and jesting and keeping my pecker up amid the storms and tribulations which encompass me at all times, on every hand? Yes, but you do not see me in the privacy of my bed-chamber—when I wake at cock-crow with aching heart to contemplate one more day of horror and depression; when my man brings in my correspondence, with its chorus of curses and clamours and confounding condolence. Did not Bacon write something about troubles coming in battalions? If so, it was one of the wisest of his apophthegms. Directly one affair goes wrong, every other seems to ache in sympathy. No one has any patience with failure. People who have fawned upon the favourites of fortune cease to bother themselves about the afflicted. They remind you that you have only yourself to thank for your disasters, they prate of disgrace, they will scarcely spare so much as a crocodile's tear. What wonder if you begin to lose faith in human nature?

Sweet Uses of Adversity.

On the other hand, how extravagant is your appreciation of stray kindness, however small and sporadic! The persons who still seek your society at their festive boards loom large as benefactors; trivial amenities are easily expanded into high compliments; you wag your tail at the faintest provocation; you learn lessons, too, from failure. There is the great lesson of indifference, which some men call courage. It may be that your finer feelings are blunted, that your conscience is stifled, that you harden your heart to the opinions of others. How else can you safeguard your self-respect? But at the same time you acquire new habits of self-control, you discover that nothing is gained by humility or an appeal for pity, or an apologetic attitude. Indeed, the true wisdom of failure is to carry the war into the enemy's country, to pick quarrels, to be more alert in resenting insults, to believe in yourself when all others have lost faith.

Strange Bedfellows.

Beware of undue tolerance. Your gratitude for civility and kindness may tempt you to endure persons whose society you would have shunned in your heyday. The only result is to plunge you more deeply into the mire. It is far wiser to know nobody than to consort with undesirables. Borrow their money by all means, eat their dinners, let them cheer you up if they can. But beware lest they become obstacles in the path of rehabilitation. If you are too good to them, you will find they are no good to you. This sounds more cynical than it really is.

Heart Failure.

The worst failure of all is the loss of love. You may see all your possessions disappear one by one, ancestral estates may go under the hammer, banks may break, you may have to take refuge in a garret or a foreign clime, but there is no need for black despair so long as you remain beside the bosom of the Beloved. But when your Queen leaves you comfortless, then the night is dark indeed.

TWO "RINGS."

I.

The jeweller showed his bright treasures galore,
Of diamonds and rubies a glittering store—
(Lord Gnozoo was good for a thou', perhaps more;
He's the Marmalade King:)
The lady his lordship brought—everyone knows—
She's the dainty new dancer, with more or less clo's—
Blushed deep 'neath her huge feathered hat and then chose
Her ring!

II.

All tattered and careworn, and weary and old,
Life's stern, troubled story for her well-nigh told,
A woman whose rags could not combat the cold
Nor soften its sting,
Stood wistfully gazing in serious thought,
From the fishmonger's wares to the coin she had brought,
Then timidly entering the shop she, too, bought
Her-ring!

J. Clare Billing.

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This is a generous offer to every thin man or woman who reads this announcement. We positively guarantee to increase your weight to your own satisfaction, or you need not pay anything. Think this over—think what it means. At our own risk we offer to put 10lb., 15lb., yes, 30lb. of good, solid, permanent flesh on your bones, to fill out hollows in your cheeks, neck, or bust, to get rid of those unhealthy looks, to rejuvenate and re-vitalise your whole body until it tingles with vibrant energy; to do this without drastic diet, "tonics," severe physical culture, detention from business, or any irksome requirements—if we fail it costs you nothing.

We particularly wish to hear from the excessively thin, those who know the humiliation and embarrassment which only skinny people have to suffer in silence. We want to send a free 2s. 6d. package of our new discovery to the people who are called "scrags" and "laths," to bony women whose clothes never look well, no matter how expensively dressed, and skinny men who fail to gain social or business recognition on account of their starved appearance. We care not whether you have been thin from birth, whether you have lost flesh through sickness, how many flesh builders you have experimented with. We take the risk and assume it cheerfully. If we cannot put pounds and pounds of healthy flesh on your frame we do not want your money.

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We could not publish this offer in JOHN BULL if we were not prepared to live up to it. It is only the astonishing results of our new method of treatment that makes such an offer and such a guarantee possible on our part. So cut out the coupon to-day, and post it at once to the Sargol Company (Dept. 176), 124, Holborn, London, E.C., and please send three penny stamps with it to help to pay the distribution expenses. Take our word, you will never regret it.

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OPEN LETTERS, POSTCARDS AND TELEGRAMS.

To Lord Alverstone, Lord Chief Justice of England.

Dear Lord Chief Justice,—Your conduct of the Morrison case in the Court of Criminal Appeal affords an example to every judge in the world. I do not say this out of mere compliment; your lordship can neither desire it nor need it from me. I say it, my lord, because it is a tribute which I have heard on many lips these last few days, and because it splendidly justifies the respect and esteem in which you are everywhere held. Not that your conduct in this case, which to so many people has been little more or little less than a carnival of lies, is an isolated instance of judicial charm; it is characteristic of your whole career in the great office you hold. Everyone before you—counsel, witnesses, litigants, and I imagine even prisoners themselves—are captivated by the manner in which you fulfil the trust, and interpret the obligations, imposed on you as the head of the King's Bench. You are an ornament to our English judiciary, my lord, and so say all of us.

John Bull.

To the Right Hon. Lord Eversley, 18, Bryanston Square, W.

My Lord,—You must be getting an old man now, for I remember you ages ago, when you went to agitate in Ireland and Arthur Balfour said he would not send you to prison because it would be too bad to compel you to take the prison bath. But, unlike most Liberals who have been created peers, you are developing fresh spheres of usefulness and sticking to your old opinions. You will not go down to history as a great man, but you have done yeoman's service as a defender of popular rights in respect of common property on Hampstead Heath, Epping Forest, Wimbledon Common, the New Forest, etc. And now you have introduced a Rights of Way Bill which deserves the utmost commendation and ought to be taken up by the Government—if only they could find time for useful legislation. In spite of the wave of democracy which we hear so much about, aristocratic thieves are still endeavouring to "steal the common from the goose," and I wish you every success in your endeavours. There is a tendency nowadays to pooh-pooh the kind of reform which was advocated in early Victorian days, but when I come to think of it, the Chartist programme was a very fine one, and might now be carried right through with advantage.

John Bull.

To Sheriff Laing, Aberdeen.

Sir,—I really do think it is monstrous that the law should impose on you the duty of inflicting a heavy fine upon a British fisherman for trawling within the Moray Firth limit, while foreigners were doing so with impunity. Perry, a South Shields trawl-master, seems to have drifted off shore, while mending his net, and he was in the act of putting it over the side when a British gunboat steamed up and arrested him. The irony of the situation was that three foreign trawlers were fishing near him, and the commander of the gunboat had no power to interfere with them!

I am not surprised to hear, sir, that the commander of this gunboat, purchased and kept in commission by the taxation of Britishers, was disgusted that he had to take Perry and leave the foreigners to their harvest. How they must have laughed in their sleeves at the spectacle! And as they laughed, I can almost imagine refreshments being served out all round, from the cook's boy to the chief mate It is to your credit that you let off this Englishman as lightly as was consistent with your duty. Even so, the fine was severe—£25 or thirty days' imprisonment. I don't know another nation so hospitable, so kind, so sympathetic, and so helpful to foreigners as ours, and I think it is about time that we attenuated our virtues in this direction—or introduced a Business Government. Don't you agree with me?

John Bull.

Viscount Haldane, War Office.

Dear Warrior,—I had the pleasure, the other day, of seeing you take your seat in the gilded chamber; and am bound to say you appeared very much at home. Not a bad set of fellows, are they? Rather a free and easy, go-as-you-please sort of a place; and the hours not too long, eh? Perhaps better not abolish it just yet—what say you?

John Bull.

To C. J. Stewart, Esq., Public Trustee.

Dear Sir,—I have not troubled you much of late, being determined to give you every chance of showing what you could do in your new post. And, on the whole, I am bound to say that I have been agreeably surprised at the satisfactory reports which have reached me as to the progress of your Department. I think, however, I must ask you to give a little attention to the organisation of your office. One rule should, surely, be that no subordinate is to be allowed to write to the newspapers, in the name of the Public Trustee, without your knowledge or authority.

You remember what happened the other day about that question of mine in the House. I was asked to postpone it—and yet, the following morning, an alleged answer appeared in *The Times*, together with an explanatory "Memorandum from the Public Trustee." It is obvious that, having had the question referred to you, it was taken for granted that any reply prepared in your office would, as a matter of course, be accepted and adopted by the Minister, and without waiting to see whether in fact such was the case, or whether indeed the question had been answered at all, your Department rushed into print with a memorandum explaining it away. I know it was all the fault of your Principal Clerk, and I understand that Mr. Hobhouse has addressed to you, or to him, or to both of you, what he calls "a suitable communication." Well, don't be too upset about it, and don't let it happen again—or else, when that Business Government comes along (and it is coming), one or other of you will get the sack.

John Bull.

To Paul Taylor, Esq., Magistrate, Police Court, Marylebone.

Dear Paul,—I write to thank you for your great kindness and consideration to Mrs. Adelaide Constance French, of Kirkwood Road, Chalk Farm. Nobody could possibly have been nicer to anybody in the circumstances. Little pale-faced, curly-haired Harry Murray was not the woman's own child, I gather; he was illegitimate and Mrs. French adopted him. She had four children of her own, and she made Harry the drudge for the whole house—to sort of keep him amused, I expect. On occasions, she beat him about the head and body with a poker, and stretched his mouth with her fingers at each side till the skin broke. The doctor found the little martyr badly nourished and in a state of terror. His body was covered with bruises, there were three lumps on his head, two the size of a pigeon's egg, and scratches on his face.

These being the facts, the question before you at the police court was what she deserved. Here and there may be magistrates who would have given her three months' hard labour. Nevertheless, I recognise that there are people whose nature it is to be kinder than others; kindness is born in them, somehow, and this being your case, you gave Mrs. French a short holiday for a month in the second division, to recoup her exhausted energies. It may be that you have also recommended her to Mr. Masterman, the young whitewasher of the Akbar Reformatory, as a suitable person to join the staff of that famous institution for the care of children. Again offering my hearty appreciation on behalf of this charming lady.

John Bull.

John Kensit, Publisher, Paternoster Row.

Sir,—My attention has been called to a filthy little publication, published by you at 1d., "or 6s. per 100." Thirty years ago Mr. Bradlaugh, and others, were prosecuted for publishing "The Fruits of Philosophy," but they were honest, clean-minded men. I am sending a copy of your dirty pamphlet to the head of the Police, who I hope will speedily put an end to its circulation.

John Bull.

Illingworth, Government Whip, House of Commons.

Must say verdict against you for labelling "Tariff Reform" poster showing horrors of Free Trade rather curious. Wonder if you happened on a jury of Tariff Reformers?

Bull.

Baron de Forest, London.

Don't see how you are to blame in any way unhappiness married life. Evidently nobody inclined openly justify slanders of which you complain so why worry?

Bull.

A "PRUDENTIAL" POLICY?

PRUDENTIAL DIRECTOR: "Very sorry—but Business is Business!"

JOHN BULL IN THE CITY.

By Veral.

A Return to Optimism—Investors on the Warpath.

With the turn of the quarter the period of accentuated monetary ease has been reached, which is reflected already in the cheerful tone of the stock markets and in large purchases by investors. Optimism, in fact, is in the ascendant, where a few weeks ago pessimism undiluted was rampant. The *Brazilian Loan* has been covered fifteen times, and the demand for high-class issues continues. The new *Chilian Five Per Cent. Loan* is up at 2¾ premium, *Havana Terminal Five per Cent. Debentures* at 5 premium, *New Zealand Three and a Half per Cent. Debentures* at 1⅛ premium, etc. The more speculative stocks have also come in for much attention from the public. First and foremost, *Mexican Railway Ordinary*, which I again recommended a fortnight ago at 57½, have taken a jump to 63½, with *Second Prefs.* at 99¼, *First Prefs.* at 144. My readers are aware that I have consistently recommended the *Ordinary* from 50 upwards. Good dividends are prophesied, but whether a retirement or conversion of the *Eight per cent. Prefs.* will come about is another question. *Home Rails* have also been in favour, and score advances of from 1 to 3½ points for the week all round. My favourites, *Dover "A,"* are up 3½. *Midland Def.* and *Great Western*, which I recommended last week, are also up a couple of points, and I still am in favour of them, as also from the dividend point of view of *North Western, North Eastern, Lancashire and Yorkshire*, and *Great Eastern*. I am glad to learn from many readers that, acting on my early advice, they now stand at a big profit with their holdings. *Foreign Government* stocks have been comparatively quiet, being overshadowed by the new issues, but *Colonial Inscribed stocks* are improving. A jump in *Canadian Pacifics* to 232½ was somewhat too daring, and they are back at 230⅞. No one should buy these now who cannot pay for the stock, as spasms must be expected at such a level, although a big bonus on a new issue seems to be in sight. The Yankee market is not much worse for the week, and some, like *Norfolks* and *Erie*, are up, but I do not look for any general upward movement yet. *Argentine Rails* are slowly rallying. And now I come to stocks which are still at very moderate prices, but which are bound for a big rise in the near future. Paris, with the Settlement surmounted, will buy *Kaffirs* and *Rhodesians* again, respecting which the news is most encouraging. *West Africans* should follow suit. *Oil shares* are bracing up preparatory to a boom, in which especially some of the *Maikop shares* and *Chelekeu Oilfields* should be prominent. Finally, well-selected *Rubber shares*, especially low-priced shares in companies that have commenced producing, should have excellent prospects. On the other hand, the recovery in *Egyptian stocks* has been short-lived, and *Brewery stocks* are to some extent affected by the promise by the Prime Minister of another Licensing Bill to his temperance supporters. It is, of course, nothing to these good people that British enterprise suffers, as shown by the fact that Barclay, Perkins and Co. have to write off 2½ millions sterling for depreciation.

Mines Hinging on Paris Settlement—Market Oversold—Crown Mines and Giants the Features—Roberts Victor Dividend Hopes.

For the present the Mining market hinges more or less upon the Paris Settlement, but so much liquidation has already been effected in connection with the latter that the Kaffir Circus looks quite sold out. In fact, unless trouble breaks out this week again, I quite expect to see a sharp recovery. A foretaste of what is probably in store for the "Bears" is the sharp improvement in *Crown Mines* to 8⅛, (reacting slightly to 8), on a little buying only, induced by the understanding that development on this property is proceeding satisfactorily and that the quarterly return will show a considerable improvement. The improving disposition of Diamond shares has been checked by occasional spasms of liquidation on French account, but an exceptional feature has been a rise in *Roberts Victor* to 1⅞, on Colonial buying accompanied by a rumour that the immediate declaration of a dividend is probable. The Rhodesian market is ready to improve on the slightest encouragement, and considerable significance attaches to the extensive option transactions which have of late been entered into in *Chartereds*. One transaction, for instance, was as far ahead as the end of December, 1912, at £2 apiece, as compared with the present price of 1 21-32. It is evident, therefore, that a good many well-informed people expect to see quotations considerably above the present level in the not distant future. Another feature has been a sudden rise in *Giants* to 4⅛, on rumours of important developments. For the same reason *Shamva* are over 4 1-16, and there has been a good demand for Lonely *Reefs* at 2¾, the latest discovery having added considerably to the ore reserves. *Falcon Mines* are firm at 1¾, on the continuance of high assays from the different levels. Excellent news in to hand from that other rich property, the *Hay Mine*, the shares in which the other day advanced to 2¼ and which are at present remarkably cheap at 1 25-32. There is every prospect of *Rhodesians* enjoying special prominence in the near future, and I hear of considerable sums being put up for the development of a further number of properties owned by the big financial houses. The *Westralian market* is under a cloud, which is not surprising in view of the latest adverse development, this time concerning the *Kalgurli*, whose shares are down to 4¾. I understand that this company's distribution for the year will be reduced from 25s. to 20s. per share. *Bullfinch Proprietary* have arrived at 15-16 in their downward course. A fillip has been given to the fortunes of the *Murex Magnetic* by the enlistment of the powerful Bewick Moreing interests, and the company has entered into various advantageous contracts for the sale of its treatment plants. Copper shares seem to be going from bad to worse, and although the expected poor statement for March of the American Producers' Association, due next week, may be found discounted, the cheerless *Rio Tinto* directors' report holds out very little hope for this department in the immediate future.

Oil Shares Holding Well—Shell Spies Rumours—Chelekeu Expectations—Lobitos Rally.

The oil-share market, apart from moderate fluctuations in the leading counters, has held well, and if, as appears probable, the demand is sustained for some time longer, it should broaden out considerably. With the prospects of the *Maikop* group I deal in detail further on, but I learn with regard to another of my favourites, the *Anglo-Roumanian*, that this company has again struck oil at a depth of 244 metres, and that further important news may be expected any day. I am also still very favourably impressed with *Chelekeu Oilfields* at 1⅛, which, in view of latest developments, is expected to strike a big flow of oil at any moment. *Oil Trust of Galicia* have reacted on profit-taking to 1¼ premium, but is recovering in view of the important movement in connection with the systematic development of the Galician oilfields. *Shell Transports* have fluctuated a good deal, and now stand at 9½s. 0d., while *Spies* have been well supported at 36s. 0d. It transpires that the negotiations for the erection of a joint refinery by these two companies at Grosny, are now so far advanced that arrangements have been made for the establishment of a new company to erect the refinery, and the capital of which will be put up by the groups concerned. A feature has been a sharp rally in *Lobitos* to 22s., the recent selling having been overdone. There has also been a revival in the West African oil group, but I advise going slow here until the reasons for the movement become more apparent. The older Russian oil shares have been firm, especially *Bakus* at 5s. 1¾d. *Premier Pipe Line* are up at 22s. on dividend hopes, but there is some nervousness with regard to the forthcoming showing of the *California Oilfields*, and these shares have ebbed to 5⅛.

Rubbers Waiting for Something to Turn Up—Good March Outputs—Further Dividends—A Linggi Subsidiary.

Now that the excitement attending the Plantation rubber auctions has died away, the rubber-share market is waiting for something else to turn up, perhaps in the shape of a fresh movement by the Brazilian Para syndicate. The object of the latter, however, is less the forcing up of prices than of ensuring the stability of the market—a very praiseworthy idea. It is evident that investors cannot be attracted to a market where there is no telling almost any moment which way the article will turn. Meantime, a further batch of dividends have been announced, which are entirely satisfactory. Prominent amongst these is the *Bukit Rajah* declaration of an interim dividend of 30 per cent., while the *Glenshiel* pays 15 per cent. for the past year, against nil, and the *Edinburgh Selangor Estate* is distributing a balance dividend of 15 per cent., making 45 per cent. for 1910. In view of the fact that the trees are now "wintering," a good deal of interest attaches to the March outputs of the Plantation companies. That of the *Malacca*, at any rate, is an excellent one, viz., 60,000 lbs. of rubber, as compared with only 27,000 lbs. for the corresponding month last year. An interesting development is the coming issue of a subsidiary company by the Linggi, which will acquire the Lukut property, together with the adjoining Dixon Rubber Estate, but the issue is not expected before May. Meanwhile,

Linggis, after some fluctuations, are now quoted 51s., and *Vallambrosa* at 36s. 6d. *Anglo-Malays* have been fairly steady at 23s. 9d., as have *Highlands* at 5 7-16. The low-priced shares have continued to give rise to a fair amount of business, and I see no reason for altering my selection here, viz., *Jequie* at 4s. 3d., *David Young* at 2s. 6d., and *Island Para* at 2s. 6d., which about form the pick of the bunch. All these companies have commenced producing, the last-named on a considerable scale, which should make the shares worth 3s. each. Rubber Exploration shares have improved to 2s.—2s. 6d. per share on the coming flotation of a subsidiary company of considerable promise, viz., the Alten Rubber and Produce Estates owning 560 square miles in Bolivia.

THE MAIKOP OILFIELD—A BOOM AT HAND.

Latest developments in the Oil share market point to an early and sensational advance in the shares of leading Maikop Oil Companies. The boom which I have been foreshadowing for a considerable time will in fact soon be upon us. I propose, therefore, briefly to recapitulate the position. The field is waiting for the Maikop pipe line to Ekaterinodar to commence working. As a matter of fact it is completed, and some pump accessories which had been snowed up *en route* have also come to hand, so that the line will be working in two or three weeks' time. The pick of the field is the pioneer company, the *Black Sea Oilfields*, to which I have repeatedly drawn attention. It has four gushers carefully capped, besides some 50,000 tons of oil in storage tanks, while other wells are being sunk. This company should earn a minimum of 50 per cent. profit in the first year, and probably much more. The Preference shares get first 7 per cent., after which the Ordinary get 7 per cent. Then the Ordinary will share in the proportion of 3 per cent. to 2 per cent. of the Prefs., so that of a distribution of, say, 50 per cent., the Ordinary would get about 28½ per cent. and the Prefs. 21½ per cent., while in the case of larger dividends the advantage would still more be on the side of the Ordinary.

FUTURE ISSUES.

The Prospectus of the Lowlands Rubber Estate (Ceylon) Ltd., will shortly be issued. The capital of the Company is £50,000, divided into 200,000 shares of 5s. each, of which 180,000 shares will be offered to the public. The entire amount of shares on which the Company will proceed to allotment has been underwritten by the vendors. The property has recently been inspected by the Rt. Hon. Viscount Molesworth, who is joining the Board as Chairman of the Company. Mr. Maclean, who is to manage the Company's property, is already proceeding with the planting of a further 400 acres of Ceara rubber.

The vendors have arranged through one of the best-known Insurance Companies for a guaranteed dividend of 5 per cent. per annum for the first five years, but in view of the estimated production, a very much larger dividend should be available commencing in 1914, and it is estimated that by 1916 the profits should reach a sum sufficient to enable the Company to start paying dividends of about 50 per cent. per annum.

JOHN BULL'S FINANCIAL LETTER-BOX.

(1) Letters containing inquiries must be addressed to the City Editor, JOHN BULL, 3, Copthall Buildings, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

(3) Correspondents should adopt either a nom-de-plume, or mention initials, under which the replies will appear in the paper. The stocks or subjects inquired about should also be numbered.

(3) Replies are made only in the ordinary way through the columns of this journal under the above heading, and not by letter.

(4) In no circumstances will the proprietors undertake the sale or purchase of stocks or shares.

(5) If inquirers wish it, for transacting business, the names and addresses of respectable firms of stockbrokers, members of the London Stock Exchange, will be supplied to them, in which case a stamped addressed envelope must be enclosed.

(6) A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

BUILDING SOCIETY.—SALOPIAN.—The trend of land legislation is against such societies, and the smaller concerns are more especially affected thereby. In the circumstances, I advise you to invest it in sound securities in preference.

£1,000 FOR INVESTMENT.—R. C.—The following selection should suit:—Johannesburg Municipal 4 per cent. Stock, at 100½; Brazilian Government 1889 4 per cent. loan, at 91½; Japanese 4 per cent. loan, at 91; Brighton Railway Preferred, at 134; Great Central 1882 Five per Cent. Preference, at 110.

KAFFIRS.—CIVIL ENGINEER.—While it is too early to judge of the probable dividend results for the current half-year, you might, in the circumstances, confine your attention to the outcrop shares, such as Van Ryn, Crown Mines, New Modderfontein, etc.

TRUST.—SOUTH WALES.—I do not like this kind of concern, and I should advise you to withdraw from it as soon as practicable. You cannot do better than put your money into sound securities.

RHODESIANS.—TIRED.—(1) The Tanganyika Concessions is not expected to get its smelter to work for several months yet, and dividends are still a matter of the dim and distant future. (2) The London and Rhodesian is a promising enterprise, but it will apparently be some time yet before it enters the dividend-paying stage.

INVESTMENTS.—F. A. B.—(1) All the shares mentioned are fair holdings of their kind, but, of course, more or less speculative in character. (2) What you require has been forwarded in your envelope. (3) I note that you intend to apply for Balcoho Tin Mines. There will, of course, be no liability beyond their nominal amount, viz., £1 per share.

SELLING STOCKS.—NURSE.—You must sell your stocks through a stockbroker, and I have sent you the address of a suitable firm in London whom you can with confidence entrust with the transaction.

£100 INVESTMENT.—SOMERSET.—See reply above to "R. C." Midland Deferred is also a stock which might eventually yield about 5 per cent. per annum.

NORTH METROPOLITAN AND WILLESDEN RINKS.—T. W. A.—You say that a letter addressed to the secretary at 104, High Holborn, has been returned by the Post Office. Perhaps a reader of this might be able to tell me what has become of the concern.

BUENA VISTA FRUIT COMPANY, OF BOSTON, U.S.A.—CAUTIOUS.—On the subject of this company I inserted some articles in JOHN BULL, of October 15th, etc., in which I specially objected to its connecting religion with business. I do not advise the investment.

TASMAN AND CROWN LYELL EXTENDED.—S H.—A return of this company was published in the financial dailies of March 23rd. What you require has been forwarded.

NEWSPAPER CERTIFICATES.—FEATHERS.—I understand that the certificates will be issued immediately. Exploring Land and Minerals are at a wonderfully low price, but somehow or other there seems to be nobody to have a word to say for them. I should think that Amalgamated Properties of Rhodesia, although somewhat higher, viz., 7s. 3d., are more promising.

SPECULATION IN AMERICAN RAILS.—YANKEES.—(1) Yes, this is a respectable firm of outside brokers, but I do not know about their safety. (2) Possibly, but they are very risky. (3) What you require has been forwarded.

CHEAP LOW-PRICED RUBBER SHARES.—CUMBRAE.—There is every prospect of a rise in low-priced rubber shares, especially if they are producing, like Island Para, at 2s. 6d. David Young are also a good purchase at 2s. 6d. See my article. What you require has been forwarded.

BLACK SEA OILFIELDS ORDINARY.—BERNARD.—Yes, you will be doing quite right in buying these shares, which now stand at about 23s. With regard to Broxburn Oil shares, I understand that a reduced dividend is coming, but this is pretty well discounted, and you might hold. Colchester Brewery paid 1s. per share dividend last September. The £5 shares now stand at £7, and they are, therefore, yielding 5 per cent., and there is always the chance of an increased distribution. Have nothing to do with the outside brokering concern mentioned, and the foreign firm in question is not recommended, as they charge far above market price. What you require has been forwarded.

£30 SPECULATION.—S. E. K.—The best market to make money in just now by a little speculation is rubber shares, but you must deal through a stockbroker, member of the Stock Exchange, who will also advise you. You should buy one of the financial dailies, the *Financial News* or *Financial Times*. What you require has been forwarded.

SMALL BANK.—ELSINORE.—This should be good enough for moderate amounts and for your convenience. ANXIOUS (Purley).—The first-named should suit you for a current account, as long as it is for moderate amounts. With the last-mentioned I would advise you to have nothing to do.

DEALING WITH OUTSIDE BROKER.—SUFFOLK.—If you speculate through an outside broker on the margin system, and the broker should not be able to pay, he is likely to plead the Gaming Act, and it is never certain whether judgment would not go against you on that ground. Therefore, deal with a member of the Stock Exchange.

PREMIUM BONDS.—L. R. (Witherley).—I send you the name of a firm of foreign bankers in London, who will be able to advise you. The syndicate in question has been liquidated. FARMER.—No, these foreign people are no reliable. I send you the name of a respectable firm in London. COAL BARGE.—This foreign firm are known to charge more than market quotations, and I should not trust them. I send you the name of a London firm of foreign bankers, upon whom you can thoroughly rely. INQUIRY.—I do not recommend any particular Premium Bonds (1, 2 and 4), but leave that to the firm whom you may employ. I strongly advise you to deal with a London firm of foreign bankers, who make a speciality of these, and who will not overcharge you, like all these Continental concerns Boz—These people always charge far above market value. (1 and b) are tarred with the same brush. I send what you require.

MIDLAND DEFERRED OPTION.—CAMOMILE.—You have acquired a dear option in Midland Deferred. You will quite understand that until you get 77½, against 75½ now, you will see no profit. If you can get rid of the option with a profit, do so, but there is a fair prospect of a rise.

MAIKOP OIL SHARES.—F. S. V.—I send what you require. As regards the oil shares (1) Mexican Eagle, these are already high in price, viz., 33s., but a good purchase. Maikop Pipe Line (2) should improve, but the pick of the bunch is Black Sea Ordinary at about 23s.

ELECTRIC PICTURE PALACE.—F. S. P.—I do not see how I can help you in the matter, but the directors, through whom you bought the shares, or the secretary, should certainly answer your questions. The documents are returned.

ELECTRIC AND GENERAL INVESTMENT.—ANXIOUS (Raynes Park).—There is no market for the Ordinary shares, and with their heavy uncalled liability, they are not a suitable holding for a small investor. Moreover, the opinion of the market upon the company may be gathered from the fact that its 6 per cent. Cumulative Preference £5 shares stand at only 3½. As regards the oil shares in question, these have not, so far, fulfilled expectations, but the property is believed to have considerable possibilities, and you should now keep them.

AMERICAN MORTGAGE CONCERN.—ATTICS.—I do not like this kind of concern, especially when emanating from Yankee-land If you can realise the bond, you should do so.

RHODESIANS, ETC.—KOSMOS.—(1) Obviously, Amalgamated Props. of Rhodesia cannot be regarded as more than a speculative holding, but they should participate in any general improvement in this department. (2) An attractive low-priced gamble in the rubber share market. (3) Ditto.

FIVE INVESTMENTS.—ANXIOUS (Muswell Hill).—The whole of your five investments are good second-class holdings, and there is no reason for parting with any.

NATIONAL BANK DIVIDEND.—IRISH GIRL.—Yes, you can claim the return of the income tax which has been deducted off your dividend. What you require has been forwarded to you.

MUTUAL PROPERTY INVESTMENT AND ACCIDENT COMPANY.—H. D. G.—This company is not doing as well as formerly, and it is not advisable to have too many eggs in one basket.

PETROLEUM COMPANY.—T. J. R.—Very little is known here of the company you mention. The Burmah Company is the concern with which we are familiar here. For all that, the company you mention may be quite respectable.

A MAMMOTH OPPORTUNITY.—JARROW.—I should strongly advise you not to commit yourself any further. The matter looks doubtful.

BALCOBO TIN MINES.—J. F. B.—Yes, an excellent investment. (1) I do not recommend dealing with outside brokers, such as No. 1. I send what you require.

BOND CERTIFICATES.—W. D. (Abertillery).—I should think it would be a very good thing to accept immediate settlement for these four bonds. As regards the certificate for £400, I am afraid you will get tired of waiting. The bond arrangements of this association are most unsatisfactory, and it would be as well to discontinue.

VANGUARD OMNIBUS.—JOCK.—The company has now been amalgamated with the London General Omnibus, but legal difficulties have prevented a settlement. It is, however, now time that the matter was settled, and you should write to the secretary of the London General Omnibus Company, and ask him how the matter stands. No doubt, also, these remarks will be brought to his notice.

Foreign Land Investment.—J. W. (St. Albans).—There are considerable possibilities, but it is, of course, speculative. You must make your own decision. Same reply to Bluejacket (Plymouth), to Veritas, Janet Mackay, and Mrs. Dodd

Denver Preference.—Blaze.—It happens that you have hit upon one of the most speculative American Railroads, although when the control goes into different hands, it might assume a more stable position. It is only for the last ten years that the dividend on the Preferred stock has been paid. I think that you could do equally well in Atchison Common, at 112, dividend 6 per cent. per annum, which is one of the most progressive American Railroads. Home Rails, too, are still very promising, and the market considers that, for instance, Great Central 1894 Preference, at 65, will obtain the greater part, if not all, of its 5 per cent. dividend for 1911.

Miscellaneous Holdings.—B. F. D.—Yours is a mixed lot. Bradford Dyers' Prefs. (2) are a good industrial holding, also Holdens (4). Eastmans (1) are highly speculative, and British Cotton and Wool Dyers (3) has had a very chequered career. It should be worth holding Broken Hill Props. (5) for an improvement, but Waihi Junctions (5) are a pure gamble, in view of the erratic character of the mine. Schibaieff Prefs. (7) may have a chance now, in view of the Russian oil revival, but I see very little prospect of their ever reaching your price again.

Low-Priced Rubber Shares.—Warwick.—I think that Island Para, about 2s. 6d., would suit you best—see my article—or else David Young at 2s. 6d.

Standing of Syndicate.—Yendis.—As far as I can find out, they have got no standing, and I advised your client some time ago to sue them for the money.

Island Para Rubber.—Mrs. P. (Croydon).—Yes, this is a promising low-priced share, at about 2s. 6d. As you will see from my article, they have just commenced shipping rubber.

Electric Theatres, Etc.—Woodside.—(1) There is no market for the shares, and their sale would be a matter of negotiation. I do not like the prospects. (2) This is a fair holding amongst oil shares, but it is too early yet to speak of dividends. (3) This company has still to justify its existence, and the shares are highly speculative, even for a rubber company. (4) Ditto. There is at present very little market in either.

Water Bonds.—Pyramid.—These various bond issues do not exactly take rank in the gilt-edged category, but they are safe enough to all intents and purposes. You cannot get any bigger return in securities of this class.

Banks, Etc.—N. S. W.—(1) Presuming you mean the Preference shares, which alone are quoted, these are called 0 to ½, which means practically nothing. No dividend has been paid on them since May, 1905. (2) The Saccharin Corporation is not paying dividends, and there is no regular market for the stocks. (3) You must be under some misapprehension regarding the Capital and Counties Bank. This has not been incorporated with the London County and Westminster Bank, while it is a regular dividend-payer, recent distributions having been at the rate of 16 per cent. per annum. The shares, which are £10 paid, are quoted at 32½. You should not write two letters on the same subject. C. J. S.—All these institutions are sound enough, but as you wish me to make a selection, I would prefer Parr's, Lloyd's, and London City and Midland. But why do you not put some of your capital into sound securities of another kind?

£500 Investment.—Rajah; Lorna Doone.—The stocks fulfilling your conditions are Colonial Government bonds yielding up to about 3¼ per cent. per annum. The following selection should suit:—Ceylon 3½ per Cent., at 98; Cape 3½ per Cent., at 100; Western Australian 3½ per Cent., at 98.

Burton and Lincoln Breweries.—Dorset.—This company does not appear in the usual works of reference, and there is no quotation for its issues. Perhaps one of my readers can tell me something about the concern.

Trust.—Had; Au Fait.—I do not like this kind of concern, and advise you to realise as soon as possible, and put the money into sound securities.

Income Tax.—Irish Girl.—Write to the Income Tax Recovery Agency, Poultry, Cheapside, E.C., or apply there personally.

Hampton Plains.—Lotus.—This company was reconstructed in 1909 as the Hampton Uruguay, Limited, and the secretary is Mr. E. J. Andrews, 3, London Wall Buildings, London, E.C., to whom you should apply.

Scottish Bank Shares.—Midge.—I do not think that the contingency mentioned is likely to arise, but I believe you can insure against it. Otherwise, you might sell the shares, and re-invest in sound securities which carry no such liability.

Home Investments.—Grocer.—I am sorry you have paid so much into these concerns, as I do not think they are likely to do you much good. Try to get out of them by obtaining a surrender value from the companies.

Miscellaneous.—G. C. S.—(1) I distinctly prefer Black Sea Oilfields and General Oil and Finance. (2) Keep to the leading institutions.

Industrials.—L. D.—A fair industrial holding, but do not put all your eggs into one basket. N. M. W.—Nos. 1 and 2 are fair industrial holdings of their kind, although they have to meet very keen competition. The African Banking Corporation (4) is doing better, but I should prefer the leading institutions to No. 5. The lesson you should not forget is that when investing money in speculative securities, the amount should be distributed over as wide a range as possible, in order to minimise the risk.

Premium Bonds.—Tintagel.—(1) I have not the slightest doubt that you were considerably overcharged if you bought the Premium Bonds through this Continental firm. The foreign bankers in London who make a speciality of Premium Bonds will be able to give you all further information. Truth.—No, I do not consider that the firm mentioned by you is suitable for buying Premium Bonds, as they charge much higher prices than market value.

Outside Brokers.—E. C. (Bournemouth).—Having looked through the accounts which you have received, I can but agree that you have lost your money fairly. You have yourself to blame for going in for such reckless speculation, in which everything is against you. Have I not always preached to you not to have anything to do with outside brokers? The documents are returned. G. B. G.—No, I do not think that the underscored lines can be substantiated, and I strongly advise you not to deal with outside brokers of this class. La Mode.—(1) I have had no complaints about these people, but I should prefer dealing with a member of the Stock Exchange (2) You should not deal with the Anglo-American Investment Trust, 212, Shaftesbury Avenue, London, W.C. The extraordinary boasts in the circulars are absurd. J. B. (Norwich).—How could you entrust an outside broker like T. Moreton Harris and Co., of Bercuph Buildings, John Bride Street, Birmingham, with £100 of hard-earned savings, while you have seven children? You should at once send a solicitor after them. Contango.—You have been badly treated by the Wormwood Street firm of outside brokers, if the matter happened as you explain. I hope it will be a lesson to you to have nothing more to do with such outside brokers, unless you wish to throw good money after bad by suing them. T. Y. E.—It is a great pity you should deal with such outside brokers as William Harrold and Company, of Moorgate Chambers, Finsbury Pavement; you have lost your option on Missouri and first Brighton "A," but on the second Brighton "A" you have to receive £7 10s. profit, and you should insist upon this. "C."—Neither of the two concerns deserves to be trusted, and if you want to do a small investment business, you cannot do better than employ a stockbroker, member of the Stock Exchange. Kayee.—Have nothing to do with these Birmingham outside dealers, about which there are many complaints that people cannot get their money. S. B.—Keep your money in your pocket, and do not join these profit-sharing deals. There are great complaints with regard to these people. T. F. (Glasgow).—This is a clumsy bucket shop attempt to get hold of your money. If you send it, you will never see it back again. F. B.—You are not able to cope with these sharks. If you had given them proper instructions you might have saved a little out of your money, but as you did not do so, they have closed against you, and you have no remedy. I advise you to have nothing to do with these bucket-shops

Westwood Diamond.—Hampstead.—No company of this name has ever come under my notice. The shares are not known in the market.

£300 Investment.—A. T.—Put the money into South-Eastern Six per Cent. Preferred, at 126.

Advertisement Co.—W. E. C.—I do not like the concern, and the fact that it requires its employees to put up cash is very suspicious. If sureties are required, these can easily be provided by an insurance company.

Dealings.—J. M.—What you require has been forwarded. You will gain the necessary hints from my articles.

Boots Drug Prefs. and Rubber Shares.—X. Y. Z.—There is nothing against Boots Pure Drug 7 per cent. Preferred Ordinary, or Boots Lancashire 6 per cent. "C" Preference. Amongst moderate-priced rubber shares, I would recommend you especially Island Para Rubber at 2s. 6d., and David Young at 2s. 6d.

Mining Shares.—Anxious Enquirer (Nottingham).—The shares first mentioned are likely to recover again. There has been a Bear attack, and there is no option but to hold. Murchison Associated have not paid a dividend yet. Chillagoe are likely to rise to a considerable extent, and you should hold. The tin mine in question will come into the market almost immediately.

Investment with Limited Risk.—A Loyal Reader.—It is really impossible to advise you to speculate with £2 or £3. You should wait until you have £20 in the Post Office Savings Bank, and then you will be able to deal.

Consols.—Benedict.—I should advise you to wait until the last moment, as the expected great monetary ease is bound to benefit all gilt-edged securities, from Consols downwards, always provided that no unexpected developments crop up.

Investments.—Medway.—(1) Provided that you recognise the risks inseparable from American Rails, a purchase of Atchison should eventually turn up trumps. The road is more progressive than the Illinois Central, although, of course, the latter is thoroughly sound. (2) You must arrange this with your broker. (3) Yes, and the best selection here are Island Para and David Young. (4) You pay a deposit, and the balance when the scrip is ready for delivery.

Syndicate.—G. I. (Lampton).—I do not like the syndicate, or the people who are running it. Be very careful, or you will burn your fingers.

£180 Investment.—G. P. (Liverpool). (1) Do not make the exchange, unless you decide to place the money into gilt-edged securities, where you can obtain up to 3¼ per cent. per annum. (2) No, when a bona-fide concern requires security on the part of employees, the latter are not asked to put up cash, but to insure with a guarantee company. (3) Ask the leading insurance companies for their rates, and you can easily make your choice.

Ind, Coope.—C. C. C.—The Ind, Coope reconstruction scheme is now available, and your best plan would be to write to Mr. Whitney, the liquidator, 4b, Frederick's Place, Old Jewry, London, E.C., and ask him how you stand in the matter.

Rubbers.—Essay.—I should advise you to cut your loss before the shares become altogether unsaleable. Verax.—All the shares mentioned are good holdings in the rubber division, and with special reference to the low-priced shares, you might add David Youngs to those referred to. Hopeful.—No option but to hold these shares, which, I understand, will come along again in the not distant future.

INSURANCE REPLIES.

Insurance Enquiries should be addressed Insurance Editor, 93, Long Acre, W.C.

Disappearance of Husband.—L. M. E. A. (King's Cross).—We regret that we can be of no assistance to you in tracing the whereabouts of your husband, sometime manager of certain so-called insurance companies.

Prudential Assurance Co.—Impecunious (St. Austell).—We can form no opinion as to the validity of your claim to the gratuity without seeing the papers. If you like to send them to us we will go into the matter.

Scottish Legal Help Assurance Co.—H. M. (Twickenham).—Your difficulty is that it is within the discretion of the directors to grant or refuse you surrender value.

Provident Association of London.—W. R. M. (Highbury).—We do not agree.

Hearts of Oak Life and General Insurance Co.—Working Man (Leicester).—Our opinion differs from that of your friend.

Colonial Mutual Life Assurance Society.—K. Z. (Coventry).—It is an office of standing. Boy. (Partick).—It is in the front rank of Colonial insurance companies Simon (Penarth).—The society is one of standing, and we should be slow to assume that it has been guilty of the misrepresentation you suggest. Let us see the correspondence.

London and Manchester Industrial Assurance Company.—H. C. C. (London).—We know of no sufficient reason why you should do so.

National Old Age Pension Trust.—R. H. E. (West Hartlepool).—We cannot advise you to join this trust.

Safest Insurance Co.—A. K. (Barnes).—It is impossible for us to give you the name of the "safest" insurance company. There are twenty that could be named that are as safe one as the other. Any one of them would treat you well.

Universal Insurance, Loan and Investment Co.—W. A. W. (Glasgow).—What is the information you want? As the notice from the High Court informs you, Mr. Thomas Peele was appointed Receiver in July last, and since then a good deal of the business of the company has been transferred to another concern. If there is any particular point upon which you want information and you will let us know what it is, we will write to you under cover.

British Commercial Insurance Co.—G. H. (Ashton).—We are glad to know that the matter promises to end satisfactorily.

Purchase of Annuity.—R. W. H. (Aberdeen).—The Sun Life of Canada would give you a trifle in excess of other companies. We will answer your other questions next week.

Scottish Legal Life Assurance Society.—K. F. W. (Leicester).—The answer to your first two questions is in the affirmative. As to the third, you would get authoritative information from the office.

Endowment Policy.—P. K. (Lesmond).—Of the two you name, we should prefer the Legal and General.

Status of Company.—J. W. (Cathcart).—It is rather soon in the day to express an opinion as to the future of this corporation.

Prudential Assurance Co.—J. B. C. (Highgate).—(1) The first policy is sound, but you are mistaken in supposing that you will get 34 per cent What you will get is about £34 in addition to the £100, which works out at from 2 to 2¼ per cent.

Insurable Interest.—Lake Chad (Forest Hill).—The whole transaction is illegal. There is no insurable interest. We have little doubt you could recover the money if you took the proper steps. W. H. (Great Yarmouth).—No, since you are not liable for the funeral expenses of your mother.

London and Provincial Assurance Co.—C. H. W. (Carlisle).—If you will let us know your particular ground of complaint, we will give you our opinion upon it.

Status of Society.—S. A. M. (Barry).—We should prefer to deal with a society of more substantial standing.

Liverpool Victoria Insurance Corporation.—H. M. (Scunthorpe).—It all depends upon the date of the policy and whether, as stated in the assistant manager's letter of the 14th March, "the illness developed within 30 days of date of policy." If, as you say, you hold an official receipt dated Jan. 9th following, the corporation is clearly liable. We return your papers.

One and All Insurance Society.—F. F. (Sheerness).—It went into liquidation many months ago.

Increase Your Income.

Many people waste their time in needless regrets at having permitted opportunities to slip past them, when all the time opportunity is there if they will only reach out and seize it. Here and now is offered to you the most lucrative of all enterprizes, the very same in which the richest men on earth have made and are, at this time of writing, making their money. Thousands are already profiting by these methods. This is irrefutably evidenced by the fact that

THE

National Share Exchange

HAS PAID AWAY TO ITS CLIENTS THE PRODIGIOUS SUM OF

£477,960

Our Advices Enrich Our Clients

Think of the most highly renumerative undertaking possible, then think of being able to engage in that Money-making enterprize with a capital as low as, say £6; think of a paying enterprize where all risks of the unknown are eliminated; of a business requiring no previous experience, and where, while the profits are unlimited, the liabilities are strictly limited and in sight; where there is no anxious waiting for a dividend, but where profits are paid out daily in cash and you have realised Our Unique and perfected System of Money-making.

The Hall-Mark of a System is the Success it Achieves

Our Clients have made nearly — HALF-A-MILLION Pounds. —

— Their Cheques are Freely — offered for Your full Inspection.

These clients are not financiers. The majority had no previous experience of stocks and shares. A very large number started with only a few pounds; they make money because we have reduced to a constant and precise system, THE SUCCESSFUL METHODS OF THE GREAT MONEY-MAKERS.

Their Success is £6 **may be Doubled and Trebled in a Single Operation.** **Your Opportunity.**

Our Unique System opens wide the Road that has hitherto been the privilege of the few.

The first Step on the road to increased Income is free of all cost to You.

SEND THIS TO-DAY.

Learn how £6 may become £12 or £18.

To the Secretary,
The National Share Exchange, Gt. Winchester Street. London, E.C.

Please forward me gratis and post free your booklet, "The Modern System of Money-Making," which is a clear explanation of the methods which have enabled you to pay to clients £477,960.

Name _____
(State whether Rev., Mr., Mrs., or Miss or Title.)

J.B. 8/4/11

Address in Full _____

Date _____
(Please write distinctly.)

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THE MORALS OF SHEFFIELD.

By Our Special Commissioner.

The morals of a great city always form an interesting study. In some, under the stern repressive rule of the authorities, flagrant excesses are kept more or less out of sight, although that is no guarantee that they are non-existent; while in others they stalk naked and unashamed. Sheffield certainly comes nearer the latter category than the former. It is always, more or less, a question of comparison by degree, and it is only by impressions gathered in a somewhat haphazard way that outsiders can judge as to the true state of affairs. Yet sometimes these impressions ring truer than any others, for it is an admitted fact that one loses the power of observation by a constant association with such things, and will get to take them as a matter of course.

A Juvenile Promenade—and After.

The first point that forces itself on the notice is the age of the girls one sees parading up and down the main streets. With short dresses and hair down their backs, in twos and threes, closely followed by a like number of the so-called stronger sex, of any age from thirteen years upwards, they come in crowds from the suburbs, and fall into the turmoil of the parade, on what is locally termed "The Devil's Mile." On Saturday night this is a seething mass of those who ought to be still called children, turned out in their thousands for this promenade. By ten o'clock the most respectable of them have presumably gone home, and those who remain must be judged from another standpoint. Having paired off and found their affinity (for the time being) they can now be found in the various public-houses in the vicinity, and as the Licensing Act forbids anyone under fourteen being served, one must take it that they have satisfied someone that they have reached this mature age. In another hour the scene has changed again. Now, no longer able to avail themselves of a hospitable shelter, because "time" has been called, unrebuked by the majesty of the law, they fall in and set off, who can say where?

Arm in arm, linked half a dozen together, they more or less steadily come up the main street, singing, laughing, with rude jests and remarks with a double meaning bandied from one party to another.

One can guess what will happen before these children get home. If not to-night, then to-morrow night, or perhaps next week, but sooner or later inevitably. So much for the city.

Suburban Sheffield.

In the suburbs much the same programme obtains, but here one finds a somewhat different procedure. In the scenes mentioned above, all are more or less on the same level, but in the outskirts sharply defined lines of separation can be noticed by those who can read. The only similarity is the ages. The first grade are comparatively respectable, keep to the decent roads lined with respectable shops, and among decent-class residences, and here one misses the assistance given by drink. But sooner or later comes the fatal step, opportunity helped by desire, and one grade is left behind.

Into the second class (and thereby on to another road, not quite so respectable) the offender is promptly put by those still holding themselves above reproach, and after that the descent is rapid.

A Plague Spot.

People say, "All this we know, but what can be done to prevent it?" I unhesitatingly say that it is ignored, and even connived at by the authorities, and this is clearly shown by a visit to some of the outlying parks of the city after dark. Speaking from personal observation, a more perfect fostering place for immorality could never have been designed by Nature or man than Endcliffe Woods.

In the day time, a lovely spot, with beautifully kept walks, shrubs, bubbling streams and waterfalls, backed up by rising wooded ground, with here and there a rustic summer-house or shelter. During the day vigilant keepers watch with jealous eye the citizens' property, and keep it immune from damage. What becomes of them after dark is a puzzle, for then it is apparently given over to the citizens to do as they like with, and it is then the tragedy comes in.

Souls are evidently cheaper than lamps in Sheffield.

LAW GUARANTEE, TRUST AND ACCIDENT SOCIETY.

It would be improper on our part to comment at the present time upon the charges brought by the Public Prosecutor against a director of Measures Brothers. The case is *pendente lite*, but we cannot avoid the observation that it is difficult to see how the Public Prosecutor has convinced himself that prosecution is necessary in the case of Measures Brothers, and unnecessary in the case of the Law Guarantee, Trust and Accident Society. The charge against the director of Measures Brothers is falsification of the balance sheet. The charge we have frequently made against the Law Guarantee, Trust and Accident Society directors is that they issued a balance sheet for the year 1908 which was of a grossly misleading character. That statement showed a surplus at the end of 1908 of some £3,000. In September of the following year there was an admitted deficit of £198,000. Later a million of the unpaid capital was called up, but it did not suffice to pay 20s. in the £ to the creditors. On the face of it, the figures for which the Directors of the Law Guarantee, Trust and Accident Society made themselves responsible were grossly misleading, and the dividends that had been paid for some time previous must have been paid out of capital, not revenue.

Nor is this all. Not only was the balance sheet issued before the liquidation of the Society highly misleading, but the transactions connected with the transfer of certain valuable assets were of a very suspicious character. But, although these and other facts have been impressed upon the Public Prosecutor and the Law Officers of the Crown, they cannot be persuaded to direct public enquiry. Why they do not do so is pretty well known, but justification of their inaction is another matter.

POINTED PARAGRAPH.

AN OMEN AT WESTMINSTER.

(Two women wearing harem skirts, who paid a visit to the House of Commons, were the objects of considerable interest.)

They came in for comments of different kinds,
No welcome was markedly hearty,
For the skirts, so divided, to Members appeared
To point to a split in their party.

BIRTHDAY OF THE WEEK.

"JOHN BULL'S" GREETING.

April 7th.—The Archbishop of Canterbury.

Small need to wish you luck, my lord,
For you have reached the summit;
In palaces you bed and board,
Whilst wretched curates "slum it."

How pleased must be the Master, who
To lay His head had nowhere,
When, looking down from Heaven on you
He sees how nicely *you* fare.

Hovis Bread.—In view, no doubt, of the agitation recently created by a certain section of the Press in favour of the so-called standard bread, the Hovis Bread Flour Company invited a large number of newspaper representatives to their new mill at Manchester, and there demonstrated their process of grinding the raw wheat into the well-known Hovis flour. Invented some 25 years ago by a scientist named Richard Smith, Hovis flour is composed of 25 per cent. of the germ and 75 per cent. of the purest of white flour, and is therefore infinitely more nutritious than the greatly over-rated standard bread, which claims only 2 per cent. of the germ. The most scrupulous cleanliness is exercised in every department and at every stage of the process and the machinery used is the most perfect that human ingenuity has, so far, been able to devise. So great is the demand for this popular brand of flour that the Hovis Company have been compelled to erect another large mill in the vicinity of Vauxhall Bridge, London.

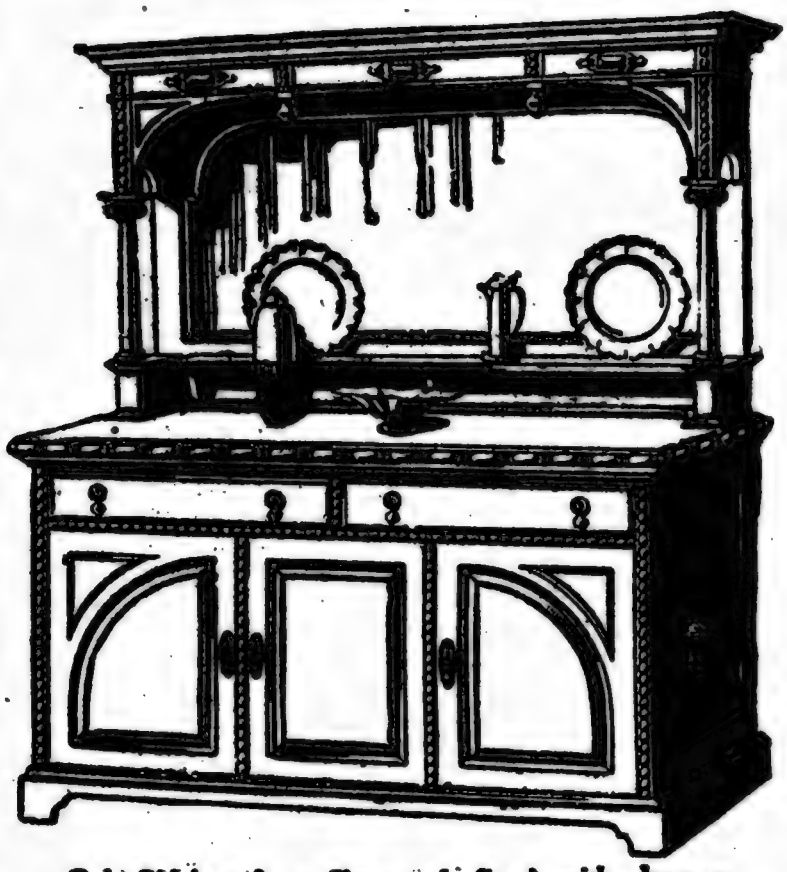
BE SURE TO LOOK AT THE OUTSIDE BACK COVER.

GREATEST FURNITURE SALE of the YEAR

We have neither bought nor manufactured a single article for the purposes of this Sale, but are simply disposing of our ordinary stock. All "Midland" furniture is made of sound dry wood and thoroughly well finished, whilst in the upholstery only the best material is used. In order to make room for the builders to proceed with their work for the further extension of our premises, the whole of our stock must be cleared.

During the Sale we will allow a special discount for cash of 10 per cent.

The Sideboard, illustrated, which is on Jacobean lines, will give but a slight idea of the enormous reductions we have made.



Oak Sideboard, as illustrated, fitted with drawers and 2 large cupboards. Usual price, £19 19 0

Sale price £16 16 0

This Sideboard, or any other article supplied by us, can be obtained on our well-known Gradual Payment System extending over 1, 2 or 3 years at the purchaser's option, without any deposit, added interest or extra charge whatsoever.

Should these goods not be immediately required, we are prepared to warehouse them in our depositories for six months, free.

As a special inducement to Country Customers to visit our Showrooms, we will pay their fares to town on all orders of £30 and upwards.

Country orders packed free and Carriage Paid.

Special Sale Catalogue will be sent post free on application.

TERMS

WITHOUT INTEREST OR DEPOSIT.

Worth. £			Per Month. £ s. d.	Worth £			Per Month. £ s. d.
10 0 0	...		6 0	200 0 0	...		4 10 0
20 0 0	...		11 0	500 0 0	...		11 5 0
50 0 0	...		1 5 0	1,000 0 0	...		22 10 0
100 0 0	...		2 5 0	2,000 0 0	...		45 0 0

or by other proportionate payments to suit purchaser's convenience.

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HOLBORN, LONDON, W.C.

Six doors from the Holborn Restaurant and Holborn Station (G.N., P. & B. Rly.), 1 minute from British Museum Station (Central London Rly.), and 3 minutes from Oxford Street.

THE DRAMA OF TO-DAY.

By M. Clement Scott.

"Passers-By" at Wyndham's Theatre.

Mr. Haddon Chambers has turned out a most remarkable, and at the same time, beautiful play! Remarkable, because, notwithstanding that it depicts man in every variety of egotistical, thoughtless, useless and overbearing phase of life, man still gains sympathy: beautiful, by reason of woman being shown as clad in her loveliest cloak of pure unselfishness, exquisite charm, patient devotion, and that divine instinct surrounding the wonders of motherhood which cannot fail to strike the harmonious chord of tenderest humanity in every heart, and must even appeal to the least sensitive of persons.

What kind of creature, for instance, could remain unmoved while listening to the pathetic avowal of the hardly used governess, Margaret Summers, which she makes to Peter Waverton, one of fortune's favourites, who betrays, and as the girl naturally thinks, intentionally deserts her?

"It was terrible—terrible—to think how I suffered—it was so lonely—and the pain so cruel—I wanted to die. Then unconsciousness came, but the sound of *little* Peter's voice brought me back to life once more—and then—well—I wouldn't have changed places with any other woman in the whole world."

The deep sincerity and earnestness Irene Vanbrugh conveys at this moment seem to spring so truthfully from the innermost soul of the woman, that you lose sight entirely of mere stagecraft, and are, to all intents, listening to a tragedy of real life.

Again, it is impossible to conceive a more delightful scene than the one in which Gerald du Maurier first sees his baby son. He gives him picture books to look at—he dances him round and round the room on his shoulder—but still the child does not smile. It is only when he meets one of the "Passers-By"—a miserable loafer, who has been found on his way to the "*Embankment*" as he calls it—and is greeted by him as "Hullo, Boy!" that the fair-haired mite laughs, and holding out his tiny hand for the beggar to take, replies "Hello, Man!" Then the un-wed mother, glancing at the father, says softly: "You see—my boy knows when to smile!"

Don't you love these flesh and blood people in preference to so many artificial puppets we have seen in the theatres lately? They may rattle off smart sayings, and clever epigrams by the hour, but would you care to spend your existence with these fishlike, pulseless things?

Mr. Chambers, determined in his effort to write a drama that will leave its impression in theatrical history, has wiped modern discussions clean off the slate, and it is a delicious treat to yield yourself up to the sway and absorbing interest of the "Passers-By" at Wyndham's Theatre. Long may they remain there!

"The Sins of Society."

Congratulations to Mrs. Langtry, she has never been seen to such advantage in the whole of her stage career as in this Drury Lane Drama by Cecil Raleigh and Henry Hamilton. Mrs. Langtry is one of the most wonderful women of the day, and time has dealt very kindly with her. Wearing gorgeous clothes, that only she could carry off to such advantage, Mrs. Langtry does not look an hour more than nine-and-twenty from the auditorium, and the actress does not fence with the character of the recklessly extravagant "Lady Marion" either—she attacks the *rôle* for all it is worth, and makes a splendid show of it, romping in an easy winner for honours in the race. Fanny Brough is, of course, as brilliantly clever as ever in her original part of Lady Goldbury, and certainly the drama has not lost any of its thrills and excitement by the change in the cast as from when it was first produced by Arthur Collins at Old Drury.

The announcement that appeared in our advertising columns of February 25th that "Second-hand Cycles can now be taken in part payment for new Sunbeams," has created quite a sensation in the cycling world. Those of our readers who missed this should at once write to John Marston, Limited, 21, Sunbeamland, Wolverhampton.

"Warnol"

"DAILY DRESSING" for SCALP & HAIR

Valuable Discovery by Mr. Warner Oliver, the well-known West-End Hair Specialist.

EXQUISITE NEW "DAILY DRESSING" WITH QUINTUPLE HAIR-HEALTH ACTION.

The discoverer, Mr. Warner Oliver, the well-known West-End Hair Specialist, states that the public of both sexes now have a combination preparation which will effectually combat the five chief causes of hair decay and death. Overcome these five enemies of scalp health and hair beauty, and it is possible, declares Mr. Warner Oliver, to retain good heads of hair throughout life.

This extraordinary preparation does one and all of these five different things:

—(1) In the case of Falling Hair the *Nutritive Action* of "Warnol" almost at once puts a stop to the fatal weakening of the roots; or

—(2) In cases where the growth of the hair does not keep pace with the rate of its decay—anæmia of the scalp or hair, or both scalp and hair—the *Stimulative Action* of "Warnol" re-fertilises the scalp-soil, re-invigorates its nerve-life, and enriches its blood-food, so restoring the conditions that create hair re-growth; or

—(3) Where the hair is Faded, Going Grey, or is actually Grey or White, the *Colorative Action* of "Warnol" restores the flow of the pigmentary process; or

—(4) In Scurfy Scalps the *Antiseptic Action* of "Warnol" so loosens, detaches, and dries the scurf scales as to ensure both scalp and hair being kept clean, healthy, and free from sticky, powdery, and perhaps odorous particles. Any irritating itching also vanishes; or

—(5) In cases where the hair is either Greasy or Dry, the peculiar *Detergent Action* of "Warnol" changes the abnormal to the normal, thus making Greasy hair less greasy and Dry Hair less Dry.

Everyone should make a point of trying "Warnol." The 2s. 6d. bottle contains more than three times the quantity of the 1s. bottle—an advantage that will be appreciated by the many readers who know the high quality of Mr. Warner Oliver's preparations, as also ladies who wish to treat the whole of their hair—as well as scalp—with "Warnol."

All Chemists, Stores, and High-class Hairdressers sell (or will obtain to order) "Warnol"; or the 1s. or 2s. 6d. bottle will be sent post free (if any difficulty) from WARNER OLIVER, LTD., 4, Holles Street, Cavendish Square, London, W.

STARTLING RESULT of DR. MACAURA'S OFFER.

ENTIRE STOCK OF "PULSOCONS" NEARLY EXHAUSTED IN TWO DAYS.

FREE TRIAL TREATMENTS WILL BE GIVEN FOR A SHORT TIME LONGER.

A mechanical genius invents an entirely new method of making the "Pulsocon" and increasing the output of the factory. Dr. Macaura gives the public the full benefit of this at once. Fifty-shilling Pulsocon can now be obtained for thirty-five shillings while the present stock lasts.

Mr. Macaura's extraordinary offer to supply his famous "PULSOCON" at 35s. as long as the stock in hand lasts, has met with a tremendous response.

In addition to the eager crowds that have flocked to the Institute at Pembroke Hall, 133, Oxford Street, to purchase and carry away with them the "Pulsocon," that wonderful health-giving, disease-banishing machine, thousands of letters from all over the country have poured in, and the Doctor's Secretarial staff has been simply inundated with applications from those eager to secure a "Pulsocon" at 35s. while yet the chance remains for them to do so.

The announcement recently made in the Press that Dr. Macaura, the inventor of the now famous Pulsocon, was going to give specially prescribed courses of treatment free to the first 5,000 applicants, has had a most startling result.

From the day when the announcement first appeared, letters have come pouring in . Every post brought an increasing number; early and late the secretarial staff toiled with the avalanche of letters, but still the correspondence grew in volume, until at last it was overwhelming, and it became a physical impossibility to cope with it—even by a greatly increased staff.

Dr. Macaura makes a Most Important Announcement.

"I was in a quandary," says Dr. Macaura. "Here were people writing, urging me to send them my specially prescribed course of treatment, while others were begging me to send them Pulsocons. Sufferers from rheumatism, arthritis, lumbago, sciatica, neuritis, paralysis, gout, and many forms of deafness were looking to me to relieve them of their pains. Thousands wrote to me, but I was able to deal with hundreds only.

"Of course, I never anticipated such a stupendous response to my offer, otherwise I should have been prepared to meet it. But there it was, a solid pile of letters that my assistants were gallantly struggling to answer.

"At this critical moment a brilliant young mechanician, who was at one time, like myself, a pupil of

the Great Edison,

came to me and made a suggestion whereby it would be possible to turn out Pulsocons in greatly increased numbers and at less cost. I examined his plans, went carefully into the mechanical details, and finding them perfectly sound, I set him to work to carry out his project.

The Scheme Explained.

"Now let me explain just what this project was. As it was impossible to improve upon the Pulsocon itself, the only thing left was to improve the process of manufacture. Without going into technicalities, I may say, briefly, that by duplicating the machinery and employing the most up-to-date methods, this young mechanician demonstrated to me the possibility of turning out a new Pulsocon in practically half the time it had formerly taken to manufacture the present machine.

"Think what this means.

"It means that my factory will be able to double its output. The new Pulsocon will be cheaper to make, and therefore, can be supplied at a lower price.

"It will take a little time before my factory will be able to turn out the new Pulsocons. But you need not wait for that, for you can have the present machine at the

Reduced Price.

"From this date, all the present stock of Pulsocons—the machines hitherto sold at 50s.—will be supplied at 35s.

"It must be borne in mind that the stock of Pulsocons now on hand cannot last long, and those who wish to avail themselves of the doctor's generous offer must do so without delay.

"It will be a case of 'first come first served,'" says Dr. Macaura. "There will be a tremendous rush for these machines, and anyone who misses the chance to obtain the 50s. Pulsocon at 35s. has only themselves to blame. All demands for Pulsocons will be executed in rotation, so that the sooner you send in yours the sooner you will receive your Pulsocon." Those who send for the Pulsocon by post must enclose 6d. extra to pay packing and postage.

A Talk with Dr. Macaura About the New Pulsocon

"When will the new machine be ready?"

"I cannot tell you. I am pushing things along with all speed. Meanwhile, there will be no excuse for a flood of query letters asking me a lot of questions about the new Pulsocon," says Dr. Macaura. "Because an article is produced at a less cost it does not follow that it is not so good. I see no reason why my new Model B should not be in every respect quite as efficient as the machine I have supplied hitherto. In fact, I go further, and say that Model B will be supplied under my own personal guarantee.

"I don't want any misunderstanding about my new model Pulsocon. The only difference between it and the present machine is the reduced cost of production, and I am giving the public the full benefit of that by placing it on the market at 35s.—that's the whole thing in a nutshell."

You will Still be in Time.

to secure the Pulsocon, which has been selling at 50s., for 35s., if you send in your order at once. The stock is running out so rapidly that you may be kept waiting for your machine if you delay too long. It is best to send at once—to-day if possible—and thus make sure of having your Pulsocon immediately and beginning your treatment without loss of valuable time.

All Sufferers are given a Test Treatment Free.

Dr. Macaura says: "I want everyone who suffers from Rheumatism, Sciatica, Lumbago, Rheumatic Gout, Arthritis, Flat Foot, and many forms of Stomach Troubles, Paralysis, and some forms of Deafness to visit the Institute, Pembroke Hall, and test my machine free of all charge. I say, let them come and test it thoroughly—test it freely—test it for themselves. Can I say more? Let every sufferer who possibly can come and visit the Institute. I have made every preparation to receive visitors. I have provided comfortable waiting-rooms, and have added no less than 12 new consulting-rooms, so that patients can be treated as soon as possible."

I will send my Book to you Free.

Dr. Macaura's book, written by himself, and in language which cannot be misunderstood. It contains information and advice of the greatest value to each and every one, and it is free for the asking, simply enclosing two penny stamps for postage.

It tells all about the now famous instrument, and the various diseases and ailments it will cure, and at the same time explains in the most lucid and concise manner the action of the Pulsocon Treatment on the human system

"Visit the Institute if you can, but if you can't, then

Write to Me.

I will send you a Symptom Chart with my free 'Book of Health' (if you enclose two penny stamps to pay postage), which you can fill in and return to me.

"Now, the questions I ask of you on that Symptom Chart are just those which I should ask if I saw you personally—questions concerning your ailment, how long you have suffered, what caused the trouble—in fact, the questions which the doctor must put to his patient. So you see by my system of treatment by post I can give you just as good advice as if I had you sitting with me in my consulting room. I can tell you how and when to use the Pulsocon so as to get the best, the quickest, the most lasting results. I will send you simple and concise advice for a proper and systematic treatment of your own case."

The hours for consultation and free private test treatment of the machine are from 10 to 6; Saturdays from 10 to 2. Pembroke Hall is at 133 to 135, Oxford Street, London, W. (corner of Wardour Street).

THE ARMY—FROM WITHIN AND WITHOUT.

By Allan Sutor.

The Territorial A.S.C.

The Commanding Officer of one of the A.S.C.'s attached to a Territorial Division is an elderly gentleman, unable to ride—has never been seen on a horse since he has been in the column, and has consequently little, if any, knowledge of horses or their management. He has been in command for over two years and has never yet visited one of the Headquarters of his Brigade Companies. He, therefore, has no knowledge as to whether the companies are being conducted as laid down in regulations, although he yearly reports as to their efficiency.

Head Masters to Provide Officers.

It is difficult for the general public to ascertain the meaning and effect of new regulations. But it is possible to get a little fun sometimes from studying the headlines of newspapers belonging to the different political parties. This is specially the case with regard to the new regulations abolishing examinations for the Army. The *Globe*, for instance, which is a highly respectable Conservative paper, hails the new remedy with rapture; it states quite openly that it will prevent the commissioned ranks from losing that exclusiveness which is so essential, and, of course, praises Viscount Haldane; this gentleman always gets tremendous praise from great Generals and Conservative papers. An Army man writing in *Truth* states that the effect is to take us "back to the times when money and influence rather than ability were the passports to appointments in the public service." But perhaps the *Daily News* gives the most interesting view. It has a big headline, "Officers from the People"!

A "Regrettable Occurrence."

A corporal of the Royal Irish Regiment sends an account of an experience which happened to him. On July 16th, 1902, he enlisted in the R.M.L.I., and deserted. He then enlisted in the Royal Irish and received full and adequate punishment for the crime of desertion. Afterwards he rose to the rank of corporal, and when he left the Service recently his character was assessed as "exemplary," his commanding officer adding the remark, "A thoroughly reliable man." On Jan. 15th, last the Corporal registered his name with the Liverpool Tramways Company for employment as a conductor. This company, being naturally suspicious of a man who had apparently served his country so well, required him to produce something satisfactory as to his life and occupation previous to entering the Army. This the corporal did. He explained that he served in the R.M.L.I. The Tramways Company then made certain inquiries and were informed by the Naval Authorities that the corporal had deserted from his regiment. They were also carefully instructed that if the corporal failed to give a satisfactory account of himself, he was carefully to be given into custody. As a result the corporal was arrested on February 14th, and taken to the main Bridewell, Liverpool. He spent the night in gaol. On the following morning he was brought before the magistrate. This gentleman saw no reason to disbelieve his story and he was remanded on bail for further enquiries. The police now made an effort to elicit the truth, and were informed that the Admiralty were now willing to take a generous view and to let their victim off. Accordingly, when the corporal surrendered to his bail on February 16th he was informed by the magistrate that he had been duly forgiven, and that the usual "protection" certificate would be forwarded to him as early as possible. The corporal, no doubt feeling that any further "protection" might be fatal to any chance he still had of obtaining employment, now wrote a letter of respectful protest; but the only satisfaction he has so far been able to obtain is contained in a letter from the Officer in Charge of Infantry Records, Cork. In this letter the truth of the corporal's story is incidentally admitted, and he is informed of the Admiralty's regret at the "occurrence," which, "under the circumstances appears to be all that can be expected and nothing further can be done"—which is cold and cruel comfort, but does not sound convincing. If the Corporal were a young Archer-Shee, with parents full of money and a brother in Parliament, he might be able to get something. Meantime, if I have been able to help him a little, I am glad.

BRITISH & BEST
In Nickel Case, 10d.

You can only get the "Erasmic" lather by using the "Erasmic" Shaving Stick. The Soap that suits your skin.

Trial Sample for 2d. Stamps. Money back if not satisfied. THE ERASMIC CO., LTD. (Dept. K.), WARRINGTON.

"Erasmic" SHAVING STICK

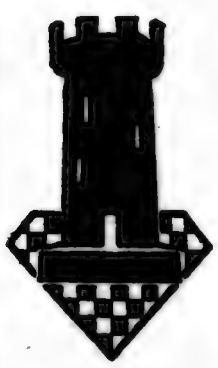
LIBERAL FREE SUPPLY OF WONDERFUL BOOT POLISH THAT WILL ALWAYS KEEP YOUR FEET WELL SHOD.

Even old boots and shoes look well polished with the right polish. Let us send you to-day a liberal free supply of a wonderful polish that gives a rich finish and which saves time and labour, and doubles the life of footwear. Day and Martin's Boot Polish, a supply of which is offered you free, is a polish which preserves the leather and does not crack the surface of the daintiest glacé or patent kid. It gives a rich, lasting shine, and is used by the maid and men servants of the daintiest ladies and most critical of well-dressed men.

Your Footwear always looks like new when Day and Martin's Polish is used. Send for Free Supply.

Day and Martin's Boot Polish is supplied by all grocers and oilmen in specially designed tins at 3d., 4d. and 6d. It is very economical and gives universal satisfaction. You should specify it next time you order, insisting upon Day and Martin's Boot Polish, and refusing all substitutes.

A liberal sample will be sent you postage paid on receipt of your name and address on a postcard. Address Room 94b, Day and Martin's, Borough Road, London, S.E. When writing please state whether black or brown polish is desired.



founded on good materials.

Castle Collars

are faced with our pure Irish Linen, which retains its snowy linen whiteness after repeated washings. The shapes are good without being extreme.

—AND the price, from six for 2/6, lower than is often charged for collars much their inferior.

Dress Shirts, "Matchless" quality, 5/11 each; with pleated fronts, 6/6 each.
Shirts refitted, 14 - per half-dozen.
Zephyr or Oxford Shirts, best quality, made to order, 6/3 each.

Illustrated Lists post free.

ROBINSON & CLEAVER, Ltd.,
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LONDON. BELFAST. LIVERPOOL.

NERVE CURE FREE.

AND FREE SCIENTIFIC BOOKLET ON THE CURE OF NERVES AND NEURASTHENIA.

Lack of nerve power and a weakened nerve system are responsible for most of the ills that harass the city dweller in this age of bustle and rush—nerves, brain-fag, exhaustion, depression, neuralgia, insomnia, failure of memory are but a few of the many ailments originating from a nervous state, and just as a starved body must be fed, so must a starved nervous system.

It has long been known to students of medical science that drugs and stimulants taken as a remedy for nervous disorders produce only temporary effects, followed by a reaction so violent that the patient, instead of being benefited, is positively worse for their use, and the only way to genuinely benefit is by *feeding* the brain and nerve centres with the identical food element of which they are robbed by the daily business and social pursuits.

THE ESSENTIAL NERVE FOOD.

Just as the muscular system requires albumen, so does the nervous system require other suitable materials, the principal of which is lecithin. These materials, in a highly refined, concentrated, and easily assimilated form, are the sole ingredients of "ANTINEURASTHIN," Dr. Hartmann's celebrated brain and nerve food. This is no mysterious compound. Its ingredients are known and approved by the medical profession throughout the world. It is composed solely of the organic materials required by the brain and nerves, extracted from ordinary foods and presented in tablet form.

A FOOD—NOT A DRUG.

It is essentially a FOOD—not a mere drug—stimulant. It is a food that feeds the whole nervous system with those elements the lack of which constitutes the neurasthenic condition. It is fully assimilated in one hour, thus quickly creating a feeling of renewed mental and physical vigour, and, being a food, is followed by no reaction and creates no morbid craving for its continuance. Moreover, its effects are lasting.

WHAT "ANTINEURASTHIN" DOES.

By rebuilding and revitalising the brain and nerve centres in the only natural way. "ANTINEURASTHIN" is not only the most powerful antidote against nerve fatigue, but is the only natural, certain, and permanent remedy for nervous affections of every kind, whether they show themselves in the form of Nervousness, Depression, Melancholia, Headache, Dizziness, Vertigo, Neuralgia, Insomnia, Neurasthenia, or in any other form.

Brain workers suffering from Lack of Concentration, Defective Memory, Inaptitude for Steady Work, Loss of Will Power, Lack of Mental Clarity, or Brain-fag, will find that "ANTINEURASTHIN" quickly dispels these symptoms by feeding the brain with the food-substance necessary for its health, and renews the mental freshness and vitality.

INFLUENZA.

"ANTINEURASTHIN" is not only the only natural tonic after influenza and chills, dispelling the numerous after-effects—depression, neuralgia, loss of smell and taste, deafness, catarrhal and gouty affections, etc.—but it will in most cases prevent the ailment itself, as influenza is only possible where defective nerve nutrition exists.

The Medical Profession, Press and Public, after severe tests proclaim it just what it claims to be.

DR. LAPPONI (Physician to Pope Pius X.) says:—

I made a trial in my private practice of "ANTINEURASTHIN" put on the market by the firm of "Dr. Karl Hartmnan," and shall prescribe it henceforward, as it is an admirable agent for toning and strengthening the nervous system. I take the liberty of congratulating you on your discovery, which I shall not fail to recommend to my colleagues.

SOME PRESS OPINIONS:—

The Financial News:—The ideal Nerve Food—a Nerve Food which fulfils all these requirements is "ANTINEURASTHIN."

JOHN BULL:—The question of medical support is quite a serious one, and it must be a source of great pleasure to the company to think that so many members of this most conservative profession have come forward to lend their moral assistance and practical recommendation to their wonderful product.

Pall Mall Gazette:—The benefits which thousands of Nervous Invalids have experienced from even a free trial supply constitutes one of the most remarkable triumphs in the scientific world.

The Globe:—It is now proved beyond cavil that the discovery of Dr. Hartmann does supply in the only possible way the very food the nerves require, and in circumstances and amounts which make for speedy and effective cures.

The Observer:—It should not be confounded with ordinary drugs or other stimulants. "ANTINEURASTHIN" is a natural nerve food which nourishes the brain (nervous system) independently of the body.

A FEW PRIVATE OPINIONS:—

Feb. 5th, 1911—Portman Square, London, W., writes:—After taking "ANTINEURASTHIN" for a few days' sound sleep was restored to me.—G. R. C.

Jan. 30th, 1911—Stafford writes:—I am feeling a lot better from the sample sent me.—J. C.

Feb. 10th, 1911—Gainsboro' writes:—The sample helped me very much. I did not tire so quickly whilst working late in the office. Please send me a box.—D.B.

March 1st, 1911—Nottingham writes:—The shakiness in my knee through nervous disorders is quite all right now.—G. C.

March 23rd, 1911:—A solicitor at Tamworth writes:—I have derived wonderful benefit from "ANTINEURASTHIN."

March 9th—An Auctioneer, of Bond Street, W., writes:—I have a highly strained and keen temperament, and since taking your tablets I feel calmer and more self-controlled, and feel I am benefiting generally. Please send another 4s. 6d. box.—H. W.

Feb. 11th, 1910, Surrey—A General's Widow writes:—With the doctor's approval I have taken "ANTINEURASTHIN" and it has done me a good deal of good. I find my digestion better, sleeping better, and am now able to enjoy playing the piano, which for more than two years has not been the case. The sound used to hurt my head.—M. G.

Feb. 7th, 1911—Worcester Park writes:—I have much pleasure in saying what great benefit I have received from "ANTINEURASTHIN." I can truthfully tell you I have never taken anything to so help me and relieve me of my terrible headache and nervous disorders. I am telling all my friends of the benefit I have derived.—J. B.

Nov. 27th, 1910—Dublin writes:—The sample you sent me has done me good without a doubt.—O. H. D.

FREE TRIAL SUPPLY.

We offer you to-day (free) the means to get back lost nerve power and energy, to test at our expense the only food that will build up and vitalise the nerves and brain.

Write us now for a free trial supply, the immediate result will astonish you. Enclose two penny stamps to cover postage to LECITHIN LIMITED, 28, Eldon Buildings, Eldon Street, London, E.C.

"ANTINEURASTHIN" can be obtained direct from LECITHIN LIMITED, or from Messrs. Boots' branches, Lewis and Burroughs' branches, Army and Navy, Harrods, Civil Service, Whiteleys, Fosters, 56, Bishopsgate, E.C., and all other good chemists and stores.

The John Bull League.

THE PRESIDENT AT LEICESTER.

The enthusiasm which was evinced at the Temperance Hall on Friday evening, the wonderful reception accorded to the President on his appearing on the platform, the cheering crowds in the streets and at the railway station, will not soon be forgotten. That the President was profoundly touched by the cordiality of the welcome he had received was manifest by the opening words of his reply to the vote of thanks which had been proposed by the Local Chairman, Dr. McAllister Hewlings. "I think I like Leicester," he said. To say that the hall was packed to suffocation is no exaggeration, in fact, some time before the proceedings commenced the police had to close the doors and hundreds were turned away. On the platform were many of Leicester's most prominent citizens, who had come to hear the "apostle of commonsense," as Dr. Hewlings aptly described the President. After a short but appropriate speech by the Chairman, Mr. Ernest Pace gave a fine rendering of the new League Song. The President then gave his address, and for an hour and a quarter held his audience with a masterly exposition of the aims of the League. Not a single dissentient voice was heard throughout, and frequent and enthusiastic applause punctuated his remarks. The multifarious arrangements were admirably carried out by the Local Secretary, Mr. E. Pinder, who has thrown himself energetically into the work of the League, and who was ably assisted by the members of the committee and a large band of stewards.

BRANCH REPORTS.

Leeds.—A very good attendance was secured at the Albert Hall, on Thursday (March 30), when ex-Lieut. Allan Sutor was the principal speaker. His address was preceded by a high-class vocal and instrumental concert. The chair was taken by Mr. W. B. Russell, the Chairman of the Branch, who in a vigorous and most effective speech dealt with the aims and objects of the League, especially applying its principles to local administration. On its conclusion, the stewards were busy collecting applications for membership, and, judging by the number they received, the Chairman's remarks must have irresistibly appealed to his audience. Mr. Sutor, on rising, received a very enthusiastic welcome, and his address was followed with the closest attention.

Manchester.—The Marble Hall of the Albion Hotel, Piccadilly, has been engaged for a smoking concert on Friday, April 28th, at 7.30 p.m. The local secretary, Mr. F. Wardle, of 5, Woodland Road, Gorton, will be glad to receive any offers of voluntary talent. Ladies are particularly invited.

Birmingham.—There have been five meetings held during the past and present week in connection with the petition to the City Council to extend till 9 a.m. the time during which workmen's cheap tickets are available on the tramcars. At the Witton meeting on Thursday, March 30, the petitions were very numerously signed, and some hundreds have now been issued. We were pleased to have the services of Councillor J. Mundy as chairman, a gentleman who is a Business man first and always. On Saturday next, the 8th inst., stands will be erected in various parts of the city, where the petition may be signed from 1 p.m. till 7 p.m., and later where required. A lot of help is wanted, and it is earnestly hoped that all members willing to assist by taking charge of these stands (of which there will be 20), if only for an hour or two, will at once communicate with their various Local Secretaries, so that final arrangements can be made. It is hoped to obtain 75,000 signatures, but this can only be done by hard work. The following are in charge of the various districts and stands:—Small Heath, J. Parker Crees, 19, St. Benedict's Road, Small Heath; Bordesley Green, C. Wilson, 24, St. Benedict's Road, Small Heath; Aston and Witton, A. Rowe, 219, Trinity Road, Aston; Erdington and Lozells, E. H. Hodgkinson, 98, Hunton Road, Gravelly Hill, or A. R. Tye, 87, Hillaries Road, Gravelly Hill; Handsworth, V. Allport, c/o Leo Metal Works, Kenyon Street, Birmingham; King's Heath, A. F. Taylor, 3, Woodfield Road, King's Heath; Smethwick, W. G. Mason, The Hermitage, Milcote Road, Bearwood; Sparkbrook, J. S. Savage, 97, Walford Road, Sparkbrook. These gentlemen also have copies of the petition, and will be pleased to supply anyone who can help in works, office, etc. Members or friends who will take charge of City stands, as follows:—Bull Ring, Stephenson Place, Victoria Square, Navigation Street, Old Priory, Colmore Row—will oblige by sending their names to the Central Secretary, Chas. L. Kay, 2, Corn Exchange Passage, High-street, Birmingham, at once, and they will be allotted their positions. Everything points to a great success, but all must help.

Sheffield.—A very enjoyable evening was spent at the Cambridge Hall on Monday last, when the branch held its second whist drive, about a hundred members and friends being present. The prizes were presented by Mrs. R. H. Wilson, and the arrangements for the drive were in the capable hands of Messrs. Lewis Gillespie, J. H. T. Holmes, T. J. Lee, A. Eaves, and W. H. Chapman. An open meeting and concert will be held in the Meersbrook Vestry Hall on Monday, April 10th. An excellent programme has been arranged, and the meeting will be addressed by Mr. C. L. Kay. Members are requested to bring all interested in the movement.

DOCTOR'S PHENOMENAL SUCCESS.

ENDORSED BY ROYAL PHYSICIAN.

ASTHMA CURE AROUSES ENORMOUS PUBLIC INTEREST.

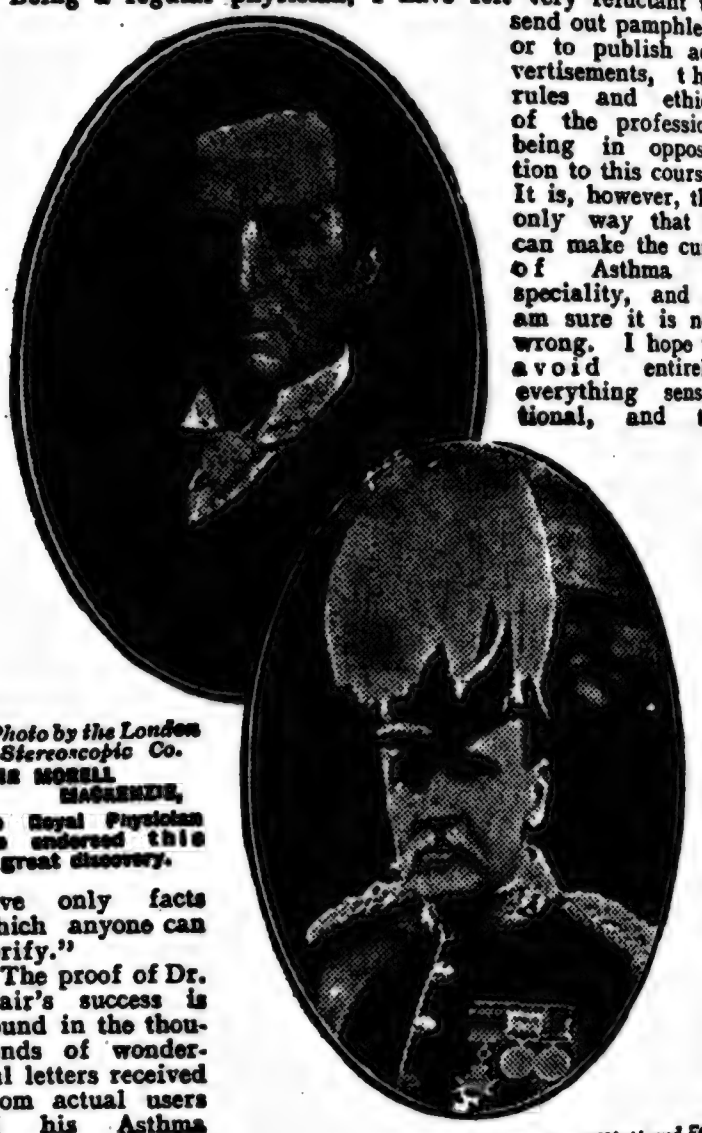
PARTICULARS SENT FREE.

A most remarkable letter, written by a leading British physician—none other than Professor G. J. Allman, M.D., Fellow of the Royal Society, Past President of the British Association for the Advancement of Science, etc.—states definitely that he has found in a simple remedy for Asthma "a marked success." Dr. Allman's statement is supported by another great medical specialist, the famous Royal Physician, Sir Morell Mackenzie.

It has remained for that well-known scientist and medical specialist, Dr. W. B. Hair, M.D., to discover a liquid preparation which not only gives immediate relief to the Asthmatic, but the continued use of which effects a permanent and lasting cure.

Dr. Hair says in his illustrated Treatise (offered free):—

"Being a regular physician, I have felt very reluctant to send out pamphlets or to publish advertisements, the rules and ethics of the profession being in opposition to this course. It is, however, the only way that I can make the cure of Asthma a speciality, and I am sure it is not wrong. I hope to avoid entirely everything sensational, and to give only facts which anyone can verify."



[Photo by the London Stereoscopic Co.
SIR MORELL MACKENZIE,
The Royal Physician who endorsed this great discovery.

The proof of Dr. Hair's success is found in the thousands of wonderful letters received from actual users of his Asthma Cure.

Never has there been such a remarkable success as this of Dr. Hair's, and those who have friends who are Asthma sufferers, fretted by days of torture and nights of martyrdom, sufferers from Bronchitis, Catarrh, etc., should send for a free copy of Dr. Hair's booklet, containing a number of photographs, and letters from Doctors, titled and prominent persons of position, as from all classes, which can be obtained free of every one of Boots Cash Chemists', Taylor's Drug Co., Ltd., Timothy White Co., Ltd., Needhams, Ltd., and Squire and Co.'s 700 branches throughout the country, or will be posted free from the address below.

[Photo by Elliott and Fry.
GENERAL SIR H. ANDERSON, K.C.B.
Who bears eloquent testimony to the discovery.

The long-drawn-out agony of Asthma and Bronchitis, the nights when the sufferer sits up bathed in perspiration, dreading that every hour may be his last—these and the actual physical torture of gasping, struggling frantically for breath—these are what Dr. Hair set himself not only to prevent, but to permanently cure.

Why should the sufferer endure these days and nights of strength-destroying misery when help is so near at hand?

All applications for free particulars to be made to any one of Boots Cash Chemists, Taylor's Drug Co., Ltd., Timothy White Co., Ltd., Needham, Ltd., Squire and Co.'s 700 Branches throughout the country, or addressed to Dr. B. W. Hair and Son, Colley Chambers, 249, High Holborn, London, W.C.

Sore Throat and Diphtheria.

School Epidemic Prevented.

Outbreaks of infectious diseases like Diphtheria, Measles, Scarlet Fever, etc., are so prevalent just now that everyo e—and especially those who have children at school—will be interested in the remarkable case which is reported in the press, as follows:—

"At the Watford Rural District Council on Wednesday, it was stated that as several cases of Diphtheria had occurred in the neighbourhood of Radlett, and a number of children in the elementary school were suffering from *suspicious sore throats*, the Medical Officer of Health had ordered a supply of Wulfing's Formamint tablets to be sent to the school-mistress, with instructions to give a tablet to the children every morning.

"*The Formamint tablets have stopped the outbreak*, and the Council unanimously sanctioned the special expenditure incurred."

This case strikingly illustrates how Formamint prevents infectious diseases by killing—in the mouth and throat—the germs which cause them.

Safeguard yourself and your family against the epidemics which are in the air just now by occasionally sucking Formamint tablets. Get a bottle to-day in order that you may take Formamint *at once* when there is risk of infection. For Formamint cannot, of course, *cure* such dangerous throat diseases as diphtheria when they have had time to develop in the throat, though it does undoubtedly *prevent* them if taken in time.

Striking Medical Testimony.

In addition to this preventive action of Formamint, it may be relied upon to cure minor throat ailments like sore throat, tonsillitis and mouth troubles. Ample evidence of this is afforded by the testimony of over six thousand physicians and by that of innumerable users of the preparation.

Among the most distinguished Formamint-users may be mentioned the Rt. Hon. Arthur J. Balfour, M.P., Lord Justice Buckley, Sir Gilbert Parker, M.P., Madame Adelina Patti, who writes, "I find Formamint very beneficial for the throat," and Mr. Justin McCarthy, who writes, "Formamint has quite cured my sore throat."

Such high credentials must convince everyone that it will be worth his while to return this coupon at once and secure a free supply of a preparation which really does what is claimed for it. And after testing *genuine* Formamint—which is sold by all chemists, in bottles, price 1s. 11d.—he will be careful to avoid many worthless imitations which its great success has produced.

FREE SAMPLE.

Messrs. A. Wulfing and Co., 12, Chenies Street, London, W.C.

Please send me a sample of Formamint, gratis and post free.

Name .....

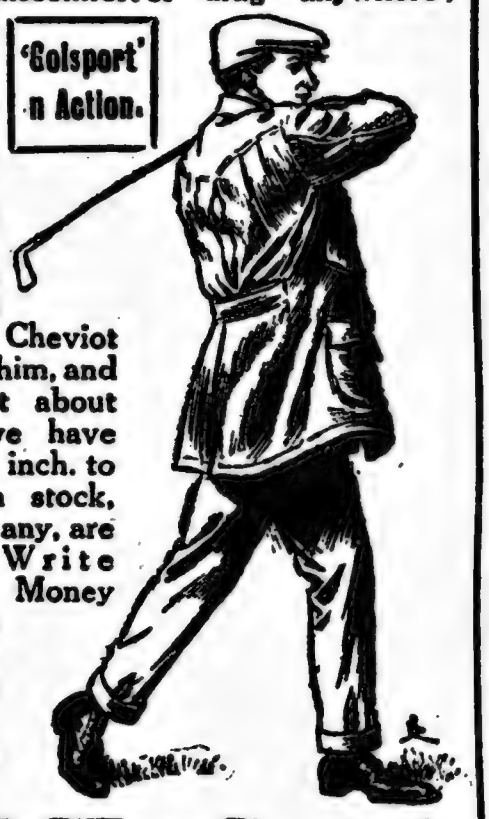
Address.....

P. 47. .....

"GOLSPORT" is the Jacket that a Man always feels "at home" in.

It is built to allow him to move his body in any direction, without discomfort or "drag" anywhere: play a "right through" stroke at golf; bend rapidly at "bowls" or lounge easily in his garden chair. It is a man's coat in every sense of the word. The sturdy Donegal Homespuns or Cheviot Tweeds appeal to him, and there is no doubt about fitting, because we have all sizes from 34 inch. to 44 inch. chest in stock, and alterations, if any, are without charge. Write for patterns. Money returned if not satisfied. Price, carriage paid in British Isles. **25/-**

'Golsport' in Action.



SELFRIDGE & Co., Ltd.,

OXFORD ST., LONDON, W.

Vigorous Vitality & Sturdy Strength

Just as the Oak's sturdy strength enables it to defy the battering of the elements; so the vigorous vitality and *reserve strength* that "Wincarnis" creates will enable *you* to easily withstand the attacks of illness, epidemics and disease.

Over 10,000 Doctors recommend "Wincarnis" because they *know* that it gives new life to the invalid—renewed strength to the weak—increased vigour to the brain-worker—and a wealth of health to everyone. Will *you* try just one bottle?

TEST "WINCARNIS" FREE

If you would like to "try before you buy," to prove its health-creative virtues for yourself—

SEND THIS COUPON TO-DAY.

COLEMAN & CO., LTD.
W 31 Wincarnis Works, Norwich.

Please send me a free bottle of "Wincarnis." I enclose three penny stamps to pay carriage.

NAME.....

ADDRESS.....

"John Bull," April 8/11.....

WINCARNIS

BULL'S EYES.

Notes of Interrogation:—
Is Lord Lansdowne putting the Government "through the Mill"?
Couldn't China stand the "bear" notion of war?
Hasn't Bootle taken the Law into its own hands?
Is the bridge in St. James's Park a thing to pass over?
Do they call it the "guillotine" because it slaughters the work?
Are *all* official "arts" exhibited at the G.P.O. Arts Club?
Was "No sense, us," the Suffragette version?
Hasn't Lord Haldane been heard to say, "Ah, me!"?
Isn't "assurance" the right term with some companies?

George Robey, who was awarded £100 damages against a company using his name, might have pleaded that he made a name for himself, not for others.

Army officers have been protesting against the new sashes, which cost at least £5 each. But the idea was to make them smart.

"Work is a habit which is easy to cultivate," says Archdeacon Madden. Except in others.

An urn containing a number of spade guineas has been found in Jersey. Un-urned increment.

The cigar which is supposed to have set fire to a train at Southport must have been a burning brand.

When Bishop Welldon says, "Play is a great test of character," is he trying to make game of us?

Drop of Oil won a race at Warwick recently. Doubtless it made the "going" easy.

In a Westminster County Court case both plaintiff and defendant were moneylenders. Full of interest.

"The New Science," an aviation article is headed. Pronounced "skyience," of course.

The Bromley man who has been fined for pretending to be a solicitor should try another "profession."

A safe weighing 3 cwt. has been stolen from offices in Goswell Road. A heavy loss.

"Money and a Ring," reads a heading. Generally associated.

"Unemployment is a menace to society," says Lady Henry Somerset. But society folk cannot expect to be the only idlers.

Attempts to close cinematograph theatres in London on Sunday have failed. The "Killjoys" must do the "shutting up."

"All art is barren that does not enjoy a wide circulation," says the *Contemporary Review*. No wonder halfpenny comics are so productive.

Mr. Chapman, the magistrate, recommends that criminals be made to work as a punishment. Is "hard labour" mere play, then?

The total number of marriages in England and Wales during 1910 shows an increase of nearly seven thousand. The rising tied.

"A good comic song is good art," according to Prof. Hadow. Perhaps; but a bad one often "draws" better.

A Tottenham woman asked for a separation because her husband complained of her cooking. Perhaps she made a "hash" of everything.

Passing By got home at Liverpool. The other jockeys could not cavil at the name.

Mr. George Edwardes, we are told, is about to produce *An Actress*. She will be welcome.

The statement that the reported famine of shillings in the West of England is only temporary is making Fleet Street quite envious.

Shady Girl, which won a race at Hurst Park recently and got third in the "National," appears to be rather fast.

"Very often the clerk is better off than his employer," says Judge Willis. In such a case, the clerk would be better "off."

The decision to run Sunday trams at Dover might, with risk, be described as the chef-Dover of the anti-faddists.

Now that it is possible to insure against wet weather, fine days are at a premium.

A man convicted at Grimsby, advertised as a "wholesale fish firm," but owned only a letter-box. He had plenty of cod, however.

Cooking in a paper bag, is the latest. Our cook prefers the ordinary dressing.

The proposed lights in taxi-cabs at night will not be welcomed by shady customers.

£3,440 was recently paid for two cups. We have seen many mugs worth more.

"Does a man work better after he has become engaged?" asks the *Mirror*. We should say he waists more time.

A COOL SMOKE

The "Heel" or end of the pipeful will be as cool as the first puff if you smoke Cope's Bond of Union.

Medium.....5d. an oz.
Mild.....5½d. "
Pipe Charges, 5½d. per packet.

Bond of Union

NEVER BITES THE TONGUE.

Harrods

"YELTRA" WEATHER COAT.

INDISPENSABLE FOR TOWN AND COUNTRY WEAR

STOCKED IN FOUR GRADES
Grade 1
39/6
IN ALL SIZES READY TO WEAR.

Model A
with lapel fronts.
(as illustrated)

A triple yarn-proof garment for town and country wear.

Of shapely cut and smart appearance, it appeals strongly to Sportsmen, Motorists and others.

The Material

is "proofed" before it is woven, is unusually pliable, strong and self-ventilating, and remains permanently weather proof.

Lined with a wool combine which is "proofed" in the same way as the cloth.

The pivot-cut sleeves give absolute freedom. The cuffs are fitted with a patent fastener and storm strap, and the vertical pockets are made to allow of the under pockets being easily reached.

IN SHADES OF DRAB, GREEN, AND FAWN RAINPROOF TWILLETTES.

HARRODS Ltd., Brompton Road, London, S.W.

RICHARD BURBIDGE, Managing Director.

Triumph

CYCLES AND MOTORS

Are built with the most painstaking care and skill, yet they cost no more than machines produced by cheap and oftentimes female labour. Cycles from £6 17 6 to £12
Art Catalogues post free. Motor Cycles from £48 15s.
Dep. S. TRIUMPH CYCLE CO., LTD. COVENTRY.

London. Manchester. Leeds. Glasgow.

STRIKING PRONOUNCEMENT BY A GREAT GERMAN SCIENTIST.

"Drugs cannot cure disease. Disease can be cured only by natural curative processes, replacing the lost substance which is the vital essence energising the life cells."—Dr RUDOLF MULLER.

Dr. Muller has written a book which should be in the hands of every sufferer from disease. It clearly explains how the replenishing of the one essential element on which the life cells depend will cause ill-health to surely vanish.

Troubles of the Nervous or Circulatory System mean that you have been withholding the one essential element on which the Nerve Cells depend for sustenance, and on which the Blood Corpuscles flourish. Supply this all-important substance, and your ill-health will vanish.

DR. RUDOLF MULLER.

IN THIS LIGHTNING AGE most people suffer from some form of Nervous or Blood Disorder. Those who are wise recognise the symptoms at the outset, others neglect Nature's warnings until the ravages are far advanced. The unwise fly to Tonics and Drugs, to find that they have been goaded into a semblance of improvement, only too surely to relapse further into the mire of Nervous Prostration or Blood Poverty, once the fleeting effect of Drug or Tonic Stimulation has worn off, as it surely will.

DRUGS AND TONICS ARE WORSE THAN USELESS in such cases. As well try to **ROLL UP A HILL** as to try and rectify Nerve and Blood Starvation by the futile policy of Drugs, Tonics, or Stimulants.

AWAY WITH DRUGS AND TONICS.

If you are suffering from

Loss of Energy,	*Lassitude or Weakness,*	*Insomnia,*
Exhaustion,	*Nervous Prostration,*	*Neuralgia,*
Irritability,	*Want of Concentration,*	*Headache,*
Melancholia,	*Noises in the Ears,*	*Hysteria,*
Morbid Fears,	*Vertigo or Dizziness,*	*Neuritis,*
Weakened Sight,	*Fear of Insanity,*	*Brain Fag,*
Loss of Memory,	*Incipient Paralysis,*	

DR. MULLER'S NUTRIENT WILL PERMANENTLY BUILD UP THE IMPOVERISHED NERVE CELLS.

If you suffer from

Numbness of Limbs,	*Pallor of Face,*	*Anæmia,*
Impoverished Blood,	*Rheumatism,*	*Sciatica,*
Sluggish Liver,	*Weak Kidneys,*	*Cramps,*
Poor Circulation,		

DR. MULLER'S NUTRIENT WILL INCREASE THE IMPORTANT BLOOD CORPUSCLES, ENRICH THE BLOOD AND IMPROVE ITS CIRCULATION.

If you suffer from

Incipient Consumption,	*Wasting Tissues,*	*Lack of Vigour,*
Premature Decline,	*Premature Age,*	*Thinness,*

DR. MULLER'S NUTRIENT WILL QUICKLY BUILD UP THE BODY TISSUES AND ERADICATE ALL TENDENCIES TO WASTING TISSUE AND ITS RESULTING EVILS.

DR. MULLER'S NUTRIENT is a preparation put up in Tablet form, of pleasant appearance and agreeable taste, and presenting no difficulties whatever in taking. Simply place a tablet in the mouth, and eat like a sweet. It is no secret remedy or "Cure All," but is the actual substance of which the Nerve Cells are mainly composed when in perfect health, and which substance is the chief element on which the Blood and Circulatory System depend for the enrichment and healthy multiplication of the all-important white Corpuscles. Let this essential element be supplied in insufficient quantities, and the Nerve Cells become **STARVED**: the Blood becomes **IMPOVERISHED.**

Most diseases originate, and slight troubles become serious if this all-important substance is withheld, or supplied to your Blood and Nervous System in insufficient quantities.

THERE IS NO WASTE. Every Tablet of Dr. Muller's Nutrient taken into the system is at once absorbed by the Blood and Nerve Cells. It is exactly what they have been crying for, and just as a house is built, brick by brick, just so is the Nutritive substance eagerly absorbed and good effect is piled on good effect, until a state of **PERFECT AND PERMANENT HEALTH**, both of the Circulatory and Nervous Systems, is assured.

NO "AFTER" EFFECTS. Dr. Muller's Nutrient, being solely a Blood and Nerve Cell Food, there can be no injurious after-effects. Every tablet eaten does its allotted task for the benefit of the body; but the system will not absorb more than it requires, and the serious after-effects of Drugs or Stimulating Tonics are therefore impossible.

HOW WE PROVE OUR FAITH. Any member of the Medical Profession, in active practice, sending his card will be supplied post free with a large box of Dr. Muller's Nutrient for experimental purposes, *together with complete formula.* The very fact of this offer being made proves beyond a shadow of doubt that Dr. Muller's Nutrient is exactly what it is claimed to be—a true and easily assimilable food for exhausted nerves.

DISTRIBUTION OF 1,000 2/9 BOXES FREE.

Dr. Muller desires that this wonderful new preparation should be offered at a price which will bring it within the reach of sufferers of all classes, and in order to give every person in need of this remedy an opportunity of testing its marvellous health-bringing powers without the risk of expense, any applicant mentioning this paper will have the privilege of obtaining a full 2s. 9d. box of Dr. Muller's Nutrient Free of Charge. Applications must be accompanied by six penny stamps to help defray the actual cost of packing and forwarding and other out-of-pocket expenses of this generous offer.

ADDRESS your application, enclosing six penny stamps, to 29, Dr. Muller's Laboratories, 61, New Oxford Street, London.

FARROW'S BANK LTD.

(Incorporated under the Joint Stock Companies' Acts).

THE PEOPLE'S BANK.

Authorised Share Capital - £500,000

BANKING FOR WOMEN.

Special Facilities Provided.

Free Illustrated Booklet.

HEAD OFFICE—

1, CHEAPSIDE, LONDON, E.C.

BRANCHES THROUGHOUT THE KINGDOM.

Scott's Pills

For Bilious and Liver Complaints

DR. SCOTT'S PILLS are the favourite prescription of a doctor who devoted practically a life's study to the liver and its ailments. They have no equal as a remedy for lack of energy, poor appetite, pain and distension, a torpid, dizziness, headache, indigestion and other results of a disordered liver.

Of all Chemists (in square green packet), 1/1½, 2/9 per box.

JOHN BULL'S LETTER BAG.

[The Editor *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of EXQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and only those of general interest will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPES ARE SENT FOR THE PURPOSE. *All matter submitted must be* ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The Editor *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

Correspondents are requested not to send original certificates, testimonials, etc., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be sent in the first instance; if inspection of the originals is required, a request will be forwarded to that effect.*

ANONYMOUS CORRESPONDENCE is increasing steadily. In future we will disregard any letter which is not duly authenticated — name and address, which may be given in strict confidence.

C. S. (late of South Shields) is requested to write to his wife and family.

A. R. (Shepherd's Bush) complains of the indifference of the *City Livery Companies* towards poor deserving Freemen.

F. T. B. (Manchester).—It was certainly silly of that advertiser to insis upon his *office boy* being a teetotaler. Wherewithal shall an office boy lick his stamps?

The Secretary of the National League of the Blind has forwarded us a pretty little Japanese charm for good luck, health, long life, etc., made specially for the benefit of the League. They can be secured at 1s. 7d., 2s. 1d. and 6s. 6d. each, according to quality, on application to Mr. J. E. Gregory, Club Union Buildings, Clerkenwell Road, E.C.

A Reader (Kingston) complains about canvassers of the *Great Central Supply Company* pestering his servant girl to buy cheap jewellery on the weekly payment system. Why doesn't he tell his servant to slam the door in the men's faces?

"A Lover of Fair Play" (Clapham) tries to entangle us in religious controversy, but we neither know nor care whether it is true that certain parsons of the Church of England have *romanising tendencies.* No doubt in the opinion of certain Jesuits there are also Catholic priests with protestantising tendencies. Why bother? We are in favour of people worshipping in their own way.

J. C. M. (Wolfville, Nova Scotia) sends us an advertisement: "Wanted, to purchase *milk from she-ass* at no matter what price." The grammar does sound a bit shaky, doesn't it?

"Anxious" (Preston).—"The majority" of your friends were wrong, as majorities sometimes are. Why should we *pay for biscuits* when we can get a standard loaf for nothing?

"Flodden Field" (Bristol) thinks it very unpatriotic of Englishmen to employ *Scotsmen.* "To Hell with the Scotch say I," he exclaims. But we cannot encourage cruelty to poor old Nick, particularly as he is not allowed any soda water in his cellar.

"Mrs. Bull" (Barnet).—Whatever we publish we pay for. *Products of the brain* are worth it.

E. B. (London, S.E.) wants us to start branches of the John Bull League in country districts and fight the battle of *small-holders.* All in good time.

E. L. (Enfield Lock) complains of a firm which advertises quart *bottles of whisky* and sends out ordinary ones. Perhaps it would have been more correct to say reputed quarts, but we do not think very much of the grievance.

E. H. B. (Lymington).—We quite agree with you about the hardships of officers in the Mercantile Marine, and indeed of all *sailors being excluded from the franchise.* A ship ought to be recognised as a domicile. But in what constituency? Stepney?

"Freedom" (London) says "surely there is a half-way house between *anarchism* and a tame submission to the drones." Yes, but not the present House of Lords.

A. McK. (Bangor, Co. Down).—We quite agree that there should be stringent regulations against the sale of *diseased meat,* which is chiefly consumed by the poor.

"Will" (Esher).—It was a case of *losing three times* and winning once, Will. Try again.

J. W. S. (Willesden Green).—It was certainly rude of *Alfred Spencer & Co.* 18, Railway Approach, London Bridge, to send threats on a postcard, and foolish to direct it to the wrong address.

H. M. S., Junr. (East Ham), sends us a circular letter from *William Booth,* in which he says he cannot continue "his blessed work" without money. But surely he is not altogether without resources. His special interest at present is the conversion of Korea, and H.M.S. suggests that he should have a go at Jim Crow. It might be rather fun to get up a public debate between Jim and William on the subject of morality.

"Leicester Reader" relates a *startling adventure.* Just on the stroke of twelve there was a rapid tap upon her window-pane. When it began again, she drew aside one corner of the blind and saw a black cat amongst her pelargoniums. She does not, however, believe that this was a departed spirit. We agree that foolish people who attend spiritualistic séances often lose their nerves. She once argued the point with a spiritualist, and made a bargain that whoever of the twain died first should visit the other at a respectable hour, and not come creeping through keyholes at midnight. But, "poor dear, she joined the great multitude two years ago and I haven't seen her since, only in dreams." Perhaps that was her idea of keeping the compact.

G. W. D. (Newport) writes that he has "solved the celebrated problem of *the quadrature of the circle,*" and asks what he is to do. Why not consult two physicians?

Continued on page 574.

A Nurse Companion

Pneumonia and Pleurisy After Effects, Wasting and Weakness—

Happy and cheerful with abundance of energy and good spirits, is how Miss Dunford describes herself from the day she commenced to take Phosferine. Yet before she found relief in Phosferine *words failed* to express the miserable torments she endured from the effects of pneumonia and pleurisy, the aches, sleeplessness, neuralgia, and *wasting,* which even doctors failed to remedy. No wonder Miss Dunford feels (after two years of such suffering without ease or rest for the body) that Phosferine "has given her a new and *better* lease of life," or she declares it is entirely owing to Phosferine that she is actively busy again. Every overwrought wage-earning woman will find a message of hope in Miss Dunford's experience, with its splendid assurance of renewed nervous vitality, and absolute prevention of tissue wasting.

Completely Overcome.

Miss Daisy Dunford, High Street, Shrewton, Wilts, writes:—"I have found Phosferine to be a wonderful remedy. Some two years ago I had pneumonia and pleurisy which left me with terrible pains in my back and legs. Two doctors prescribed for me, but gave me not the slightest relief. I could not sit, lie down, or sleep, on account of the incessant agony, and I became so exceedingly *weak and wasted* that my friends were seriously alarmed. My appetite failed, and the little food I ate caused indigestion; my life was nothing but a prolonged torture. The doctors said it was a form of neuralgia and sciatica, but the words do not convey any idea of my fearful state. I thought I would give Phosferine a trial which I did, and after taking it for a little while, the pains were not nearly so acute, and finally left me altogether. I regained flesh felt stronger, the indigestion entirely disappeared, and now, thanks to its marvellous aid, my health and strength are completely restored. I cannot put into words my gratitude for the good Phosferine has done me, for I feel it has given me a *new and better lease of life.*"—November 21, 1910.

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A PROVEN REMEDY FOR

Neuralgia	Premature Decay	Anæmia
Rheumatism	Maternity Weakness	Malaria
Brain-fag	Nervous Headaches	Sleeplessness
Indigestion	Sciatica	Nervousness

and all disorders consequent upon a reduced state of the nervous system.

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And the Principal Royalty and Aristocracy throughout the World.

The 2/9 size contains nearly four times the 1/1½ size

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(Patented).

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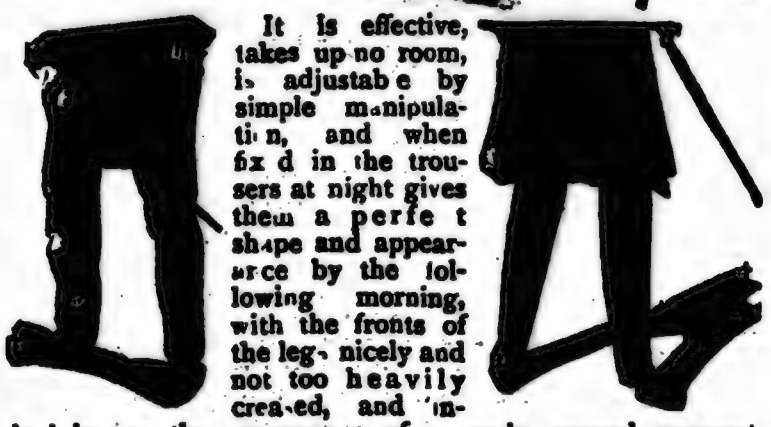

It is effective, takes up no room, is adjustable by simple manipulation, and when fixed in the trousers at night gives them a perfect shape and appearance by the following morning, with the fronts of the legs nicely and not too heavily creased, and indeed having the appearance of a newly pressed garment. Send 2/6 or a postcard for leaflet of this wonderful novelty to

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During the last three years the London Branch Office of the First Dutch Insurance Company, Lotisico, the Hague, Holland, has issued many thousands of their well-known "Lotisico" policies. By an Agreement with this Dutch Company the Anglo-Dutch has quite recently obtained the sole right to issue these policies in England and Colonies.

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I am considering saving £ s. d. by monthly (quarterly) instalments. Kindly send me pamphlet and information.

Name .....

Address .....

Mrs. E. (Tregaren) asks our advice *re* the *Weymouth Nursing Association*. Here it is. Do not pay them any fees in advance.

"Constant Reader" (Croydon) complains of *G. Shaylor*, scale maker, 64, York Road, Teddington, "who takes 4s. for cleaning scales and attending to weights by the year," but does not seem to take any notice of letters.

"A Citizen" (Cornwall) thinks that as children are not consulted about their names, it is unfair to try to extract pennies from *all the Georges and Marys* in connection with the Coronation. But people need not subscribe unless they like.

Miss G. (Bayswater) informs us that the authorities at the Zoo now *disinfect the monkey-house* according to the system used in the House of Commons. We must agitate against cruelty to monkeys.

A. G. (Utah) says we have "fallen to the level of the scandle-mongering American yellow journalism," and "the horrors of *Mormonism* do not exist in fact, but only in the filthy minds of the persons who, having committed adultery and other abominable crimes, have been excommunicated from the Mormon Church." He wants us to leave Mormons alone and point out that there is something "worse than polygamy being practised in England to-day." But two blacks do not make a white, even among the mixed races of the United States.

"Esprit" (Barrow-in-Furness) criticises our critical reader who objected to the grammar of the *King's Speech*, but the points he raises are not very important. For instance, "commencing" is just as good English as "beginning." We have not time to be meticulous.

Simon.—It's *very simple*. In the main you are wrong.

P. J. H. (Stoke Newington) thinks decent papers should refuse the advertisements of "*Inspector of Weights and Measures, Oakham, Rutland*," on the ground that "his announcement is merely a snare for ambitious young men." It appears that the so-called inspector enables plenty of people to pass examinations but not to obtain posts.

G. B. H. (Wallsend) says we have inspired him to subscribe to *Miss Weston's* alleged work among the sailors. Well, he is quite at liberty to spend his money as he pleases.

J. S. (West Ham) writes: "I am 66 years of age and find it difficult to get employment, and on Saturday last a few of my old shopmates gave me two shillings, which I placed in my purse for safety. I had occasion to use *the lavatory at the end of Burdett Road, Mile End*, when a number of thieves hustled round me and stole it. I seized one and asked a constable to take him in custody for thieving, but he made me release my hold and bade me not make a disturbance in the street. I complained to the Inspector at Bow, who told me to give the man into custody should I ever meet him, so with that consoling advice I tramped home penniless. By inserting this you will caution them against using that place." We will.

J. S. (Walsall) informs us that *Mr. A. Thomson*, the chief constable to whom we wrote an Open Letter, has now been breaking out into silly doggerel, which certainly does not say much for his sense of dignity.

W. P. (London, S.W.) thinks it so heartless of the police to eject the man who tried to attack *Mr. Abinger* in court. But he is mad.

C. H. (Enfield).—They are *tricksters*, and the method is so very plain, you should have known better.

J. J. (Halford) says *standard bread* is not like paving-stones, and objects to rye bread being called black for political purposes. But the bread consumed by German poor is a very different article.

W. L. B. (Carlisle).—The theory that *Shakespeare wrote the Psalms* is not a new one.

"Cork" complains of two *bookmakers*, H. V. Goodman, 9, Carrington Street, Mayfair, W., and E. W. Betts, 41, Cecil House, Charing Cross Road. His advice is, no Betts.

F. B. (Wood Green).—Have you never heard the expression "*his heart was in his boots*"? If all our readers were like you, we should have to give up joking altogether, or keep a tame surgeon on the premises.

Miss F. P. (Southsea) wants to know if the manager of the *Cheerup Office* is a Mr. Sam Watson Robbins, who started the 'Golden League of Silence," and owes her £21. We know not.

C. W. complains of Harry Appleton, *football commission agent*, Flushing, who explains that, in a recent competition he received more claims than commissions, but does not explain why he is unable to verify the claims. But they are all flushed out now.

V. A. W. (Dalston) apropos of the recent answer to T. H. (Rotherhithe) said he, too, entered *the Bijti Turkey Competition*, but his experiences were quite different, as he won, and duly received, a fine of 22 lb. bird.

"Jim."—Of the *Bookie* the poet says, "There's naught to lose and all to gain."

J. M. (Edinburgh).—We do not interfere *with other papers' competitions*, but the restriction to which you call attention is inserted to meet the requirements of the Scotch Law.

"Not a Vagrant" (Walsall) says "a boy on leaving school would be more competent to deliver letters than *postmen*, for we should not have boys wasting time in public-houses." He says it makes his heart ache to see "these vagrants" going round touting for Christmas-boxes. "Told by people that they cannot afford to give anything, the postmen, with all the cheek imaginable, say, 'Not even 3d. or 6d.?' And I am sure it is well-known to these vagrants of postmen that there has not been a bit of fire in these poor people's homes for their children to keep warm with." It is certainly hard luck on the very poor to have to make sacrifices for public officials, but our correspondent exaggerates a little.

L. (Kensington Gore) says the *petit bleu* is used in Paris because the ordinary post there takes from 12 to 24 hours for delivery. We agree that letters are often abstracted and lost in France, but we do not see why we should not have a decent pneumatic post over here.

[*We regret we are obliged to hold over a large number of replies.*]

THE RUFUS WEBB

MIDDELBURG TOTALISATOR, MIDDELBURG, HOLLAND.

Just a few Rufus Webb Tote prices: Dandelion 28/1, Jackdaw 57/2, Madrina 10/1, Queen Elena 13/2, Drop of Oil 17/2, Loot 27/1, Gloxsome 19/2, Catrail 43/1, Monte Fiore 41/2.

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"JOHN BULL" says:—"Better Prices and Money Safe if you win."

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A book explaining this System will be sent free to all Clients who forward **£1 1s.** for Five Wires.

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It is simply sound commercial principles applied to Turf Investment.

A net income of over **£400** was made with an outlay of £1 last year.

FRANK TURNER (Proprietor "Seagrove's Weekly"),
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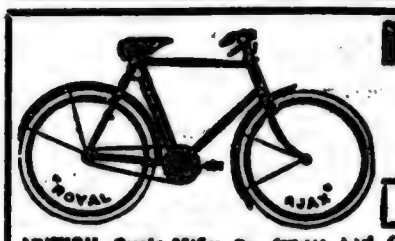

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Send YOUR Name and Address TO-DAY ! ! !

A REGULAR INCOME ASSURED.

This is the definite project I have in view in the case of each individual client ! This is the definitely certain goal to which all his operations are at once successfully directed by my unique method and advice. I assure everyone a

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I WILL RETURN YOUR MONEY IN FULL ! ! !

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RACING NOTES.

By W. Lotinga.

("*Larry Lynx*" *of* The People, "*Double U. L.*" *of* Lotinga's Weekly, *and* "*Magpie*" *of* The Globe.)

For the Newbury Locals.

At Newbury meetings there ought to be a steeplechase event confined to Lambourn flat-race jockeys, all of whom invariably turn up; but would they go round? Some of them vow they would do so over hurdles, although not caring for the cross-country business.

A Reply to Many.

I have no end of suggestions made to me in regard to adopting code words as a means of communicating latest selections. But this is impracticable, as is also the suggestion of enabling those who happen to live at a very great distance from town to obtain the paper in time for racing on Thursdays. I do my very best and utmost for readers in the paper itself, but cannot attend to those requests *personally*, for which purpose I would refer them to Mr. R. Stanley, of No. 1, Arundel Street, Strand, W.C., whose express business this is, and whose advertisement usually appears in the columns of *Lotinga's Weekly*, as also the *People*.

Prophetic.

With Newmarket over, only Newbury has to be dealt with, and there is bound to be influence upon its possibilities from what has happened at Headquarters.

First Flight, for instance, is in at both meetings, as also is Filibuster, and both these three-year-olds are very useful.

Forerunner II. could, if he would, walk away with the Wilts Plate, whilst in the Cup it is obvious that

Protestant Boy

must take beating, the difficulty being to get a light-weight to extend him. It is a big and trappy card, however, which it is certainly not sensible to gamble upon.

The following interesting paragraph recently appeared in *The Sportsman*:

"We understand with reference to the many rumours as to the ownership of the business of 'Paul Coverdale' that Mr. Charles Villiers Chapman, well-known for many years in racing and journalistic circles, is the sole proprietor."

It is strange how things do alter in the racing world, for it is not many seasons since bookmakers only cared for the big bettor, the small punter being quite beneath them. Now, in contrast, it is exactly the other way, and we find the biggest and best among commission agents catering mainly for the little backer. Among these is Mr. D. M. Gant, who has has been quite in the forefront of S.P. merchants for many years.

H. GREEN (MEMBER OF TATTERSALL'S & TURF GUARDIAN SOCIETY)

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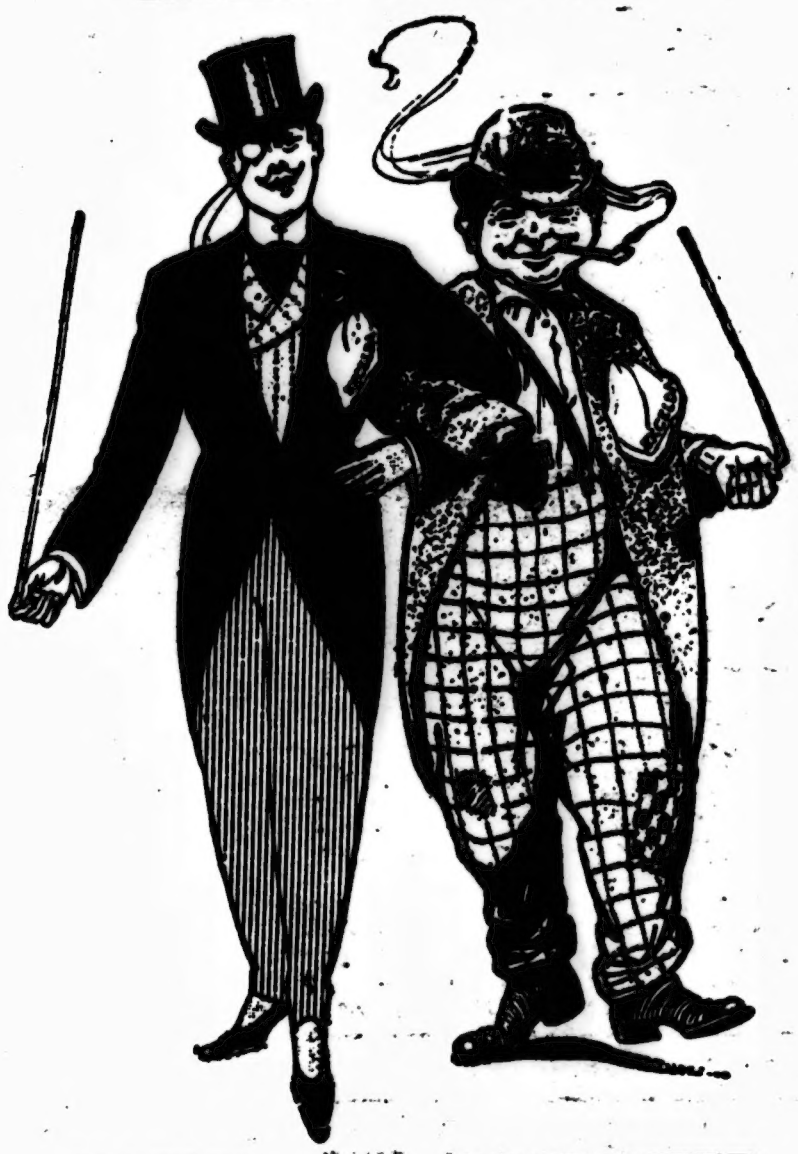

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